



■ spotlight

October 2008 Vol. 41 No. 10





Roger Smith
 President & CEO
 American Income Life & National Income Life

3...2...1

Think about the different countdowns you have experienced in your life. I'm not just talking about the iconic space shuttle lift-off or the cinematic timer on an explosive device you have watched in a movie. I mean those times back in school when you held your breath until it was three o'clock or when you anxiously marked off every day until your birthday or special holiday.

At AIL/NILICO, the big countdown comes with the final push to Convention. I am certain at least a few of you have your calendars out already, tallying just how many days you have left to qualify. And I do not blame you, I've been in the same position you're in.

Here is something to remember, though – while the countdowns of your past were usually spent passively with you having nothing to do but wait, the AIL/NILICO countdown is a call to action. This is not an opportunity to sit back and relax while time runs out. These next few weeks can make all the difference!

Take a good look at your YTD numbers. Are you where you want to be when Convention invitations are sent out? If not, consider what actions you can take to make sure your name appears on that list of Convention attendees. Now is your moment to pull out all of the stops, find that one rock left unturned.

This does not exclude those of you who are in the position to qualify. If you try to rest on your laurels, it won't be long before someone taking this countdown to heart surpasses your numbers. I don't know about you, but I'd be rather upset if someone else took my spot at the last moment.

What about those of you who are first in your categories? Are you going to be on stage next year as a leader or top producer? Are you going to kick back and give somebody else the chance to walk across that stage?

The clock is ticking. If our recent record-breaking success is any indication, these final months are going to be exciting. I hope everyone is where they want to be when the timer hits zero.



American Income Life Insurance Company has been meeting working families' needs for over half a century. We are a leader in the union insurance market and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

■ spotlight

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SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@aillife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,752,321.44 in bonuses. For more information on the monthly bonuses, turn to Pages 7 & 8.

Total: \$1,752,321.44

REQUIRED RETENTION RATE

Effective Jan. 1, 2008, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	68%
Net to Gross:	78%

DATES TO REMEMBER

Monday, November 24, 2008

All business and PR credits must be at the Home Office to count for November production.

November 27, 2008–November 28, 2008

Home Office will be closed in observance of the Thanksgiving holiday.



2009 SUMMIT ANNOUNCEMENT

PG. 04



PROMOTIONS AND ANNIVERSARIES

PG. 06



FIRST TIME 15% CONTEST WINNERS

PG. 08



2009 CONVENTION BEVERLY HILLS

PG. 10



NEW RECORDS AND NON-GRUDGE MATCH

PG. 18



LOOK FOR ME!

FOUNDER'S CLUB OUTSTANDING PRODUCERS September 2008

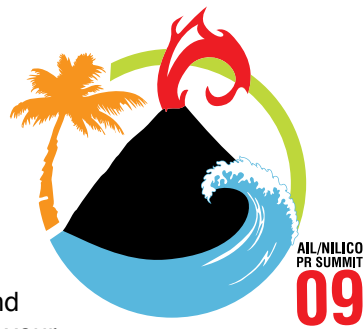
AGENT	SGA	QUALIFIED	NET ALP	TOTAL N/G*	RET
Samson Adelfufosi	Eric Giglione	1	\$58,356		79.6
Theresa Bellajaro	Altig-Orlovic	2	55,513		80.9
Max Quasem	Cohen-Cohen	14	75,757		87.1
Helen Taylor	Altig-Orlovic	1	66,927		81.8
Robert Ulreich	Jatoft-Foti	9	58,153		88.1
Freida Yakubov	Tom Williams	3	81,096		84.8

*Percentage of Net to Gross

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2009 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2009 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to the Beverly Hilton, home of the Golden Globe Awards! The convention will be held May 14-17, 2009.

Summit: 2009



Shhhh....can you hear it? If you listen very quietly perhaps you can hear the faint, rhythmic sound of distant drums...bump, bump....bump, bump...much like the beat of your own heart. Be very still. Close your eyes. Maybe you sense more than you hear, the hypnotic vibrations as they are carried gently on the warm, balmy breeze. Perhaps you find yourself rocking rhythmically back and forth, as if the beat has entered your soul. The animals stop and perk their ears. Lizards and snakes pause cautiously on tropical branches to test the air with their forked tongues. What can it be? What can this mean?

As the tempo increases and the vibrations become stronger, you realize, "Yes! A message is being spread." What is it? Bump, bump....bump, bump. Wait! A vision is slowly coming to you. Through the haze you begin to sense people, many people, of great wisdom and great joy. Bump, bump....bump, bump. PR....Summit....PR....Summit. You awaken from your trance-like state, refreshed and renewed, and you know. The plans have begun. PR Summit 2009. You must prepare, and you, too, must join in spreading the word to all those who will gather there, those coming from far and wide.

PR Summit 2009

1st Year PR Rep Training
January 22, 2009

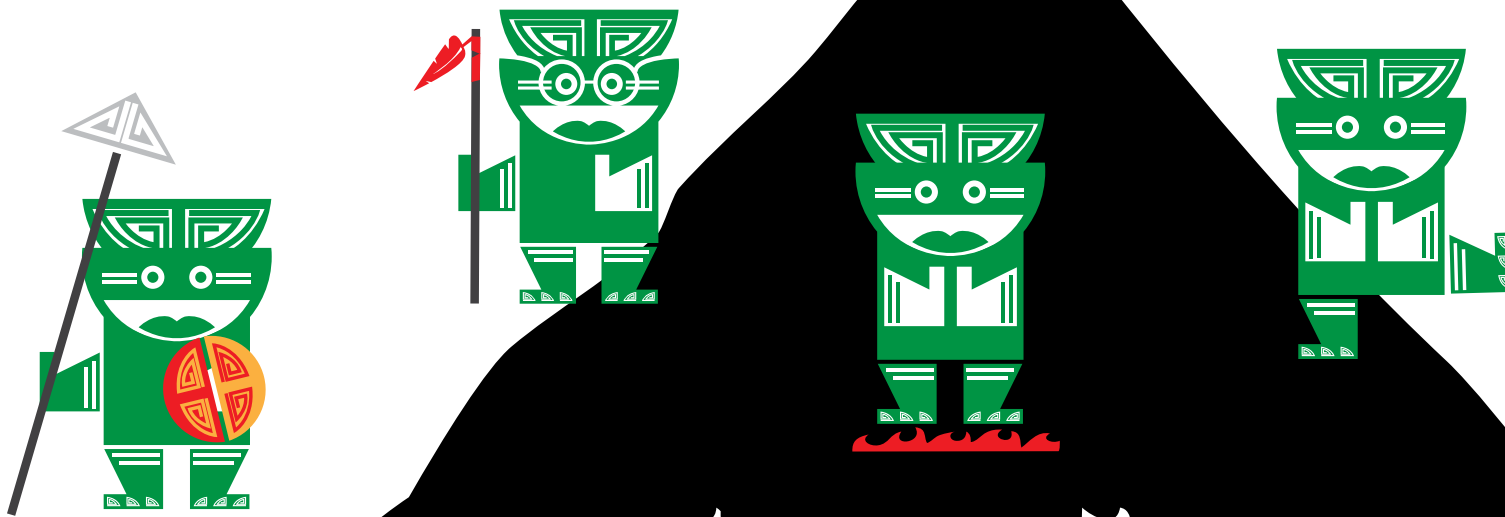
General Session
January 23, 2009 – January 24, 2009

Hilton DFW Lakes Executive Conference Center
Grapevine, TX

Come, Witness the Explosion!

4TH Quarter Contest

The tribe has spoken, and the 4th Quarter Contest is under way! This is an excellent opportunity to become the leader of the pack and generate the most possible cards or groups in October, November and December combined.



Fire Walkers

- 1st Prize: \$1,000
- 2nd Prize: \$450
- 3rd Prize: \$250

Most **Original** groups turned in October through December 2008. To count, the group must be approved by Home Office. Minimum Member Count: 50 Minimum Number of Groups: 20 Note: Schools, Day Cares, Small Business, Union, Associations, Credit Unions - they all count.

Tribal Dancers

- 1st Prize: \$500
- 2nd Prize: \$250
- 3rd Prize: \$100

Most **CE Event** Leads turned in October through December 2008. Leads are guaranteed if received in Home Office by December 29th. Minimum Leads: 500

Note: It doesn't matter how many events it takes. It is total leads. CE Events must be set up through Home Office.

Tribal Elders

- 1st Prize: \$1,200
- 2nd Prize: \$450
- 3rd Prize: \$250

Highest Membership Combined Total (Renewals and Originals) Turned in October through December 2008. To count, group must be approved by Home Office.

Greatest Warriors

- 1st Prize: \$2,000
- 2nd Prize: \$1,000
- 3rd Prize: \$500

Total Leads generated October through December 2008. Leads are guaranteed if received in Home Office by December 29th. Minimum: 4,000 Leads



Debbie Enstedt

*Vice President
of Public Relations Field Operations*

Change is Good

Recently, Roger and I were talking about how Centralization will one day be looked back upon as one of the most important changes we have made as a company. It will be remembered as a significant contribution to our company growth in reaching \$250 Million and 2.5 Million Leads.

Believe me, I am all for that day when it comes, but I already see Centralization as a good change. Just this past year alone, the changes we have seen are drastic. Lead generation is up 18 percent, hiring in centralized areas is up 22 percent, and we have promoted managers and implemented standardized training, presentations, and agency visit education.

These changes bring Opportunity Unlimited for PR Representatives, Personal Producers, and those looking to advance into management positions. Management opportunities are emerging on the horizon, and we are beginning to develop future leaders.

The first step, of course, is to identify future leaders so we can start helping them move towards the Opportunity through mentorship, leadership development, and training. Who better to start with than you? Though many skills are needed to become a PR Manager, the key component is desire. Do you have the desire? Now is definitely the time to let me know.

In the near future, we will be bringing future leaders to McKinney for interviews, training, and leadership development. Are you interested in becoming a part of the management structure? If so, please send your resume to me at denstedt@ailife.com.

Change is inevitable and can be powerful in moving your career in the direction of which you have searched.

Promotions

Regional General Agent

Alberto Alcalá Gregory Engrav Allan Gilbert Ryan Nishio Robert Shafer

Master General Agent

Eric Aron Kimberly Bird James Ching Richard Correa Brian Duncan Melissa Friedman
 Gary VanErt Jermaine Gunter Heather Hewitt Zeve Katz Ryan LeBaron William Ray
 Christian Vasquez Robert Vincent David Walton Amie Young

General Agent 60%

Anthony Christman James Cunningham Amanda Deal Kathryn Dickens Ross Ewen Alexander Seropian
 Daniel Umbertone Antoinette Yellock

General Agent 57.5%

Vicente Alaniz Renee Anderson Norman Candelore Jason Marlow Daniel McCarthy Theodora McDonald
 Sharonda Moses Allen Nelson Travis Norman Justin Oldham Marcus Oliver Karen Sessing
 Barbara Stillwell Benton Tong Nichole Turner Kurt Walters

Supervising Agent 55%

Robert Barzyk Emilia Benavidez Leon Blake Andrew Brinkmeyer Raul Castaneda Jordon Crumb
 Cameron Dager Sean Dignan Jean Michelle Hardee David Harrington Steve Jirschele Jason Lobring
 Jeffrey Mayfield Marlin McKinney Arnold Pacleb Angela Pisciotto-Perez LaToya Richardson Jarred Sykes
 Perry Taylor Matthew Thomas

Supervising Agent 52.5%

Thomas Baurich Allan Barrow Alisa Bell Linda Bird-Harris Jason Brown Yohana Cadenas
 Tony Chu Mark Clark Douglass Connor Marc Coulter Edwin Cuebas Lura Diaz
 Shasta Doty Clayton Giffin Manuel Gogolin Tina Grzeca Tyler Hobbs Kraig Jilge
 Gary M Jones Kyle Klipp Dustin LaRoche Aaron Latham Keziah Low Jared Miller
 Darryl Mitchell John Nesbitt John Olson Suzanne Otto Adelfa Parinas Matthew Parker
 Daniel Rustad Jason Schrimsher James Seaborn Robert Slocum Marisa Willgruber Peggy Winston

Anniversaries

28 Years of Service

Patrick Coughlin Agent
 Eric Giglione SGA

26 Years of Service

Rick Altig SGA

23 Years of Service

Ted Schilling Agent

21 Years of Service

Angeles Ordas Agent

17 Years of Service

David Hausman RGA
 Jinzhou Zhao Agent

15 Years of Service

Douglas Bauknecht Agent

13 Years of Service

Kobina Sekyi Agent

12 Years of Service

Joey Kennedy Agent

11 Years of Service

Brenda Carson Agent
 Carla Miller SGA

10 Years of Service

Carl Boldon Agent
 Anthony Christman GA
 Pamela Drury GA
 Benjamin Mancillas Agent

9 Years of Service

David Zophin SGA

8 Years of Service

Eric Neal SGA

7 Years of Service

Kevin Appasamy Agent
 Matthew Dahler MGA
 Joseph Larsen Agent
 Dustin Raam RGA

6 Years of Service

David Faraway MGA
 Frederick Hadayia SGA
 Michael Snow GA

5 Years of Service

Preston Foster Agent
 Benjamin Foti GA
 Matthew Hogan SGA
 John Keiderling GA
 Jason Mayer MGA
 Matthew Melhorn MGA
 Corey Neff RGA

4 Years of Service

Richard Barbour RGA
 Laura Fisher RGA
 Robert Hamilton RGA
 Adrian Jefferson GA
 Yevgeniy Kashkin Agent
 Sami Mogannam Agent
 Perquida Osborne MGA
 Derek Sandilands GA
 Moswen Taylor MGA
 Jason Young RGA

3 Years of Service

Herbert Adams MGA
 Andrea Barenholtz Agent
 Jennifer Chetwynd PR Cat B
 Lamine Diakhate GA
 Phyllis Jones MGA
 Barbara Knight PR Cat B
 Vincent LaRocca Agent
 Steven Stensrud GA
 Craig Strompf GA
 Andy Walters Agent

2 Years of Service

Stephen Bendure RGA
 James Clark PR Cat A
 Brandon Davis GA
 Wayne Fader RGA
 Andrew Haskins GA
 Frank Jendusa GA
 Hasheim Jones GA
 John Keliher PR Mgr
 James Logan SGA
 Paul Manley Agent
 Gordon Mooc Agent
 Orett Nelson MGA
 Shamecka Nelson Agent
 Sean O'Hara Agent
 Blagoj Ristov SGA
 Carole Rossman Agent
 Edwina Taft SA
 Jeffery Thiel RGA
 Richard Walsh GA

1 Year of Service

Mike Argersinger SA
 David Aronovich SA
 Michael Black SA
 Brendan Boyle GA
 Johnathon Bunch SA
 Damien Cameron MGA
 Cherry Clarke Agent
 William Coleman-Pender Agent
 Antonio Depina Agent
 Kathryn Dickens GA
 Tracey Dugan Agent
 Viki Farr PR Cat A
 Angelica Gallardo Agent
 John Glennon SA
 Jennifer Gray PR Cat A
 Keith Green GA
 Maria Greene GA

1 Year of Service (cont.)

Sundeep Grewal SA
 Edward Harris Agent
 Clifton Horton SA
 Hillary Hunnewell PR Cat A
 Emily James Agent
 Michael Jones Agent
 Stacie Jones GA
 Stephen Jubrey GA
 Sarah Kuehl Agent
 Winston Lewis Agent
 Jun Ma Agent
 Frank Mangus Agent
 Alejandro Marin Agent
 Tahila Mateni Agent
 Godlove Mbah SA
 Brett McCoy GA
 Ryan McIntosh Agent
 Clifford Mekelburg GA
 Aseneth Meza SA
 Todd Milet SA
 Juan Montufar Agent
 Luciana Mosca GA
 Tyler Murray Agent
 Edward Rangel GA

1 Year of Service (cont.)

Michael Rome Agent
 Todd Royer GA
 Jamie Rutan Agent
 John Salesses Agent
 Scott Smaltz Agent
 Brittany Smart Agent
 Matthew Smith GA
 Maricela Soto PR Cat B
 Brian Sundberg SA
 Anca Susan SA
 Marchon Tatmon SA
 Patrick Taylor MGA
 Adrienne Terry Agent
 Michael Thomas Agent
 David Walton MGA
 Dichita Warren MGA
 Timothy Watson SA
 Nellie Whittaker SA
 Cassandra Williams PR Cat B
 Katherine Wright SA
 Haoyu Xu SA

BONUS

PR Bonus*

QUALIFIER	SGA	AMOUNT
Chuck Hill	Jatoft-Foti	\$8,090.00
Karen Apgar-Scholz	Chris Hernandez	3,343.00
Amanda Mlinaz	Matt Henderson	3,102.00
Robin Andrade	HO MA	2,661.20
Al Wall	Josh Chalom	1,974.27
Kenneth Altizer	HOWV	1,935.00
Casandra Robinson	HO CD (ON)	1,631.88
Rona Pileggi Spano	HO Chicago	1,322.94
Brett Hulme	HOGA	1,245.00
Brenda Di Somma	HO NJ	1,241.00

TOTAL PR BONUS PAID: \$44,387.94

95 PR Reps Qualified

Leadership Bonus*

QUALIFIER	SGA	AMOUNT
Ben Halali	Jatoft-Foti	\$15,685.53
Philip Prata	Theodore Pappas	14,199.45
Laura Fisher	Eric Giglione	11,875.40
Samuel Cohen	Fred Hadayia	11,829.79
Harjeet Rana	Imran Satti	11,393.32
Robert Shafer	Scott Rehberg	9,974.59
Alberto Alcalá	Marc Rosen	9,894.50
Stephen Bendure	Surace-Smith	9,696.50
Jeffery Thiel	Simon Arias	9,213.25
Wayne Fader	Marc Rosen	9,146.99

TOTAL LEADERSHIP BONUS PAID: \$615,803.42

557 Managers Qualified

Reinstatement Bonus*

QUALIFIER	SGA	AMOUNT
David Jackson	Tom Williams	\$3,230.42
Carlo Bonifazi	Bob Olson	2,031.96
Lance Martin	Surace-Smith	2,002.50
Sami Mogannam	Jatoft-Foti	1,457.78
John Bulecza	Matt Henderson	1,319.61
Arthur Westergren	Tom Williams	1,150.68
Benton Tong	Cohen-Cohen	838.43
Robert Appel	Tom Williams	788.55
Kathy Langley	Slav Bitman	771.17
Henry Getty	Cohen-Cohen	749.22

TOTAL REINSTATEMENT BONUS PAID: \$32,655.05

95 Producers Qualified

WGB Bonus*

QUALIFIER	SGA	AMOUNT
Freida Yakubov	Tom Williams	\$5,615.14
Karen McQuoid	Steve Friedlander	4,720.30
Roghie Hassanloo	Josh Chalom	4,375.45
Muslimah Baldwin	Eric Giglione	4,213.26
Elvis O'Banor	Eric Giglione	4,208.45
Ernesto Magat	Jatoft-Foti	4,195.97
Kevin Ishikane	Altig-Orlovic	4,182.03
Brock Lampee	Altig-Orlovic	4,111.38
Max Quasem	Cohen-Cohen	3,970.08
Ben Halali	Jatoft-Foti	3,880.77

TOTAL WGB BONUS PAID: \$993,443.87

1,699 Producers Qualified

Total: \$1,686,290.28

Every turn of the calendar page brings new opportunities to become a top year-to-date winner of the First Time 15% Bonus Contest. Motivate your team to push themselves farther, to exceed production goals, and to succeed beyond any and all limits thought to exist.

First Time 15% Contest

YTD Contest Total Payout: **\$250,518.90**

Top YTD Winners September Winners

\$6,363.30
Bonus Count* 9



Wayne Fader
Marc Rosen Agency

\$4,533.86
Bonus Count* 14



Alberto Alcalá
Marc Rosen Agency

\$3,753.59
Bonus Count* 10



Ben Halali
Jatoft-Foti Agency

\$3,730.54
Bonus Count* 9



Richard Sprigg
Scott Keeney Agency

\$3,699.79
Bonus Count* 11



Samuel Cohen
Fred Hadayia Agency

Manager	Bonus Count*	Bonus Amount	Manager	Bonus Count*	Bonus Amount	Manager	Bonus Count*	Bonus Amount	Manager	Bonus Count*	Bonus Amount
Wayne Fader	2	\$2,524.97	Brandon Asuka	2	\$449.54	Nicholas Zangardi	1	\$244.44	Phillip Humbel	1	\$154.63
David Wang	2	1,752.85	Travis Eick	1	446.02	Michael Black	1	243.40	Marcus Oliver	1	154.22
Richard Sprigg	3	1,642.04	Earnest Powers	2	434.53	Daniel Armstrong	1	228.87	Adam Smith	1	149.63
Patrick Stenglein	3	1,526.88	Roger Fung	1	428.12	Leonard Harris	1	224.92	Mary Delores Ayarzagotia	1	148.45
Samuel Cohen	3	1,286.92	Timothy Dawe	1	416.18	Dorian Oldham	2	220.54	Andrew Stinnett	1	141.55
Brett Gryska	4	1,236.17	Tony Fox	1	412.32	Raymond Risucci	2	220.54	Thomas Baeurich	1	141.48
Philip Prata	3	1,219.39	Jeremy Welch	1	412.15	David Melcher	1	218.85	Matthew Ho	1	141.48
Dichita Warren	1	1,195.66	Pamela Ladd	2	411.42	Bruce Crowell	1	217.70	Timothy Clark	1	140.41
Christopher Williams	2	1,188.74	Vanessa Garcia	1	403.61	Tod Brown	1	214.42	Sorana Blackfoot	1	140.30
Orett Nelson	2	1,169.18	Kelvin McDiarmid	1	393.02	Salvatore Gallo	1	210.87	Norbert Medina	1	139.35
Yvonne Hernandez	1	1,161.00	David Goodman	1	387.68	Melissa Hale	1	203.11	Toafa Teo	1	137.65
Alberto Alcalá	4	1,085.23	Chad Neff	1	372.55	Justin Herdzina	1	202.06	Mickey Beaver	1	136.80
Daniel Phares	2	1,025.48	Nicole Shelton	2	361.32	Moswen Taylor	1	197.80	Billy Wilder	1	136.78
Lorenzo Lameko	2	976.59	James Ching	1	359.86	Jason Taylor	1	194.54	Gregory Engrav	1	128.25
Theodore Greer	2	957.46	Sita Pereira	2	350.61	Daniel Stonge	1	193.84	Michael Sheets	1	125.42
Blake Higuchi	3	948.01	Johan Henriksbo	1	335.94	Leon Blake	2	193.66	Thomas Vena	1	124.86
David Guzman	1	892.04	Mathew Mealey	1	328.88	Rodney Ward	1	193.55	Robert Drake	1	124.07
Garret Kun	2	808.09	Randolph Souliers	1	326.86	Franlisa Williams	1	192.92	Raphael Bouchereau	1	124.04
Ryan Vopat	2	775.44	Mitch Duplantis	1	326.86	Beth Snow	1	190.62	John Johnson	1	123.11
Jeffery Thiel	2	764.92	Scott Hanna	3	323.11	Stacy Taylor	1	190.22	John Charlton	1	122.22
Mark Bleier	2	764.11	Mark Beckford	1	322.70	Ronald Rivera	1	189.03	Jamison Weatherspoon	1	122.22
Robert Shafer	4	753.93	Dason Phaul	1	321.49	Andrew Streiff	1	187.22	Jonathan Whitaker	1	119.85
Stephen Hill	2	701.22	Maryna Danielian	1	314.94	Candace Engelson	1	185.83	Justin Nevitt	1	119.12
Sharonda Moses	1	678.83	Kyriacos Davis	1	313.27	David Hausman	1	184.68	Eugene Wolfe	1	118.59
George Lahamedjian	1	671.88	Tiffany Roland	3	313.25	Gevorg Yanukyan	1	182.71	Desi Dimitrova	1	118.23
Craig Beck	1	668.17	Norman Candelore	2	312.23	Marcus Howard	1	178.83	Maria Greene	1	118.23
Averyll West-Washington	1	666.48	Jay Newsome	1	311.97	Steven Engrav	1	177.75	Christopher Jordan	1	117.41
Steven Edgell	2	616.40	Natalie Linker	1	305.36	Shawn James	1	177.10	Ceasar McClain	1	117.14
Shaun McDonald	2	615.72	LaToya Richardson	1	305.28	Frank Carpenter	1	175.77	Adaoma Okereke	1	112.74
George Noujaim	2	568.39	Timothy Watson	1	301.50	Sharon Brenner	1	169.79	Brian McTear	1	110.11
Richard Barbour	1	566.90	Osei Agyeman	2	294.05	John Franklin	2	169.40	Patrick Duray	1	108.20
Curt Snow	1	561.34	Phyllis Jones	1	290.32	William Ray	1	167.97	Vicente Alaniz	1	107.27
Stephen Bendure	2	547.14	Brian Duncan	1	284.42	Eric LaBossiere	1	167.69	Richard Blake	1	105.09
Brock Graff	2	528.55	Kurt Papenhausen	1	282.15	Peter Patrie	1	167.69	Melissa Losk	1	105.03
Erik Graham	1	489.34	Rishaun English	2	272.44	Catherine Cusyck	1	165.38	Majesta Davis	1	104.93
Laura Fisher	2	471.70	Anthony Paradiso	2	270.18	David Iriye	1	164.62	Andrew Haskins	1	104.32
Byron Paz	2	468.68	Doreen Ryan-Foti	1	265.14	Brandon Kissinger	1	164.44	Alvin Hagens	1	101.15
Joseph Moore	2	468.35	Perquida Osborne	1	262.09	Matthew Melhorn	1	164.00	Seth Randolph	1	101.03
Robert Vincent	2	465.72	Jared Mlinarich	1	256.49	Allen Nelson	1	163.55			
Mathew MacCannell	1	461.73	Jayson Medema	1	251.93	Robert Gerdes	1	161.46			
Robert Kanaan	1	456.86	Steve Surace	1	248.14	Joshua Lageman	1	156.64			
Jermaine Gunter	1	453.81	Zeve Katz	1	244.67	Brett McCoy	2	156.29			

Bonus Count* is the total number of Agents under the indicated Manager who have reached the 15% bonus level for the first time.



Rob Falvo

Senior Vice President of Field Operations

Higher Standards, Greater Expectations

In both my professional and family life, my primary goal is to set a high standard of expectation for myself and the people God has surrounded me with, a responsibility I take very seriously. And, while there are times that I may take this too seriously, the fact of the matter is no one succeeds without someone else caring about him or her.

With this in mind, I want to address ALL who work for American Income & National Income as leaders, regardless of your title. In all the places where we interact—the family, the school, the community, and yes, even the office—one conspicuous change has occurred within everyone's lifetime; all of the commonly accepted standards for our own skills and behaviors and those accepted in regards to our children are drastically different. The difference – less is expected, and in turn, less is received! Times have changed. Wow, what an understatement! I'm 43 years old, and I cannot believe how much change my generation has seen. I can only imagine what changes our kids will see.

Now, I'm not talking negatively about change. I understand that we need to adapt. However, it is ludicrous to think that we need to lower our standards and expectations because society has told us that it is not politically correct or good for a person's self-esteem if we expect too much from them, if we push them to go the extra mile, like maybe working an extra day or two if they have not achieved their goals.

Being too politically correct has focused our attention on elusive sensibilities such as "self-esteem" rather than on substantive sources of pride such as achievement or responsibility. As leaders, we cannot blind ourselves to the truth because we are fearful that some may find the truth offensive. In fact, doing so is especially reprehensible when the stakes are high. We need to set high standards, and we need to expect people to achieve them. This is the essence of leadership.

Why are we not willing to hold people to a higher standard? Is it because we personally are not willing to do the same for ourselves? I know that in my life whenever I have failed it has been for this reason. Let's do our best to eradicate that excuse from our personal and professional lives. We need to care about the people who look to us as leaders and role models. Real caring does not mean always saying what is popular or easy. It means making decisions that may not be easy and popular today but that will reap great long-term benefits.

In the words of Carlos Santana, "The mind is the house of questions and the heart is the house of answers." As we move into the rest of our lives with a clean canvas on which we are going to paint "our masterpiece", some questions must be asked. What is your life going to be like? Is your vision crystal clear? Have you prepared for obstacles and suffering? How are you going to deal with it? Without suffering and death, human life cannot be complete. If there is a meaning in life at all, then there must be a meaning in suffering. The way in which we accept our fate and all suffering that it will inevitably entail, the way in which we take up our cross, gives us ample opportunity to add deeper meaning to our life. Only you can find the answers for your life, and your attitude will determine your happiness.

Victor Frankl once said, "Don't aim at success – the more you aim at it and make it a target, the more you are going to miss it. For success, like happiness, cannot be pursued; it must ensue, and it only does so as the unintended side-effect of one's dedication to a cause greater than oneself or as the by-product of one's surrender to a person other than oneself." Does your life have meaning? Work for something higher than yourself. If we all have higher standards and greater expectations for ourselves and the people we surround ourselves with, success in business will be guaranteed. More importantly, our individual lives will take on more meaning, and we will be happy.



AGENCY DIRECTOR OF THE MONTH: **Larry Strong**

Larry Strong is the Agency Director of the Month. His territory had 85% growth for the month of September. Larry's years of industry experience are an important component of the Home Office team. His leadership style is a joy to watch.

Congratulations, Larry!

CONVENTION

2009

Reserve your seat

Beverly Hills

Convention: Beverly Hills - Get Ready for the Show



Brian Tracy

Enthusiastic is the only word to describe how you will feel after listening to this phenomenal speaker. Brian Tracy has truly made a name for himself through education and experience. For 30 years, he has studied, researched, written, and spoken in various fields including economics, business, philosophy, and psychology. He is a top selling author of over 45 books, and he has written and produced more than 300 audio and video learning programs. Before founding his company, Tracy was the Chief Operating Officer of a \$265 Million development company. He has performed high level consulting assignments with many multi-billion dollar corporations, and he has traveled and worked in over 80 countries on six continents.

His business experience is a force to be reckoned with, but his dedication in seeking new ideas and knowledge to pass on to others so that they may succeed is remarkable and truly respectable. Every member of AIL/NILICO, no matter what position or area of expertise, will greatly benefit from attending Brian Tracy's speaking engagement. We could not be more proud to offer this once in a lifetime opportunity to the successful men and women who will be a part of leading AIL/NILICO to \$250 Million.

Reserve your seat now. With an excellent performance by Three Dog Night, sitting amongst your peers listening to results-proven speaker Brian Tracy, and visiting the shops on extravagant Rodeo Drive - what else could you ask for? The time is now to pull out all the stops and bring your production to Convention qualifying levels. It's not too late. Hurry! The show is about to begin.



Three Dog Night

Need we say more? A true legend, this band controlled the airwaves and music charts in the late 60's and early 70's, and was one of the most popular bands in America during this time. Forty years later, these guys continue to hold the best Billboard Top 100 Chart average. Prepare to be entertained at this show of a lifetime!

Picture this:

You are sitting in a dazzling ballroom at the Beverly Hilton, dining on a fabulous full-course meal, and conversating with the top Producers and Managers of the company that has provided you Opportunity Unlimited. Guess what? You don't have to just *picture* this; you can *experience* this. Two months of determination and smart work can still earn you a spot at the 2009 Convention.

For Convention qualifications, check out the bonus poster in your agency or visit:

www.aile.com/agency/Spotlight/maingtl.htm

NOW PLAYING

INCREDIBLE, UNSTOPPABLE TITAN OF REINSTATEMENTS!

AG-2591

it's alive!

COUNTLESS FAMILIES SAVED

FIELD AGENTS REINSTATEMENT CHECKLIST
YOU MUST ALWAYS COLLECT:

- GOOD HEALTH STATEMENT
- HRAA
- NEW MID CARD
- VOIDED CHECK FOR NEW MID OR VERIFICATION FORM FOR CHECKLESS CHECKING

POLICY ISSUED WITHIN THE PAST 18 MONTHS

LAPAR.MID.DMS.E.DIGRAB

OPTION 1: NO REDATE / NO WAIVED PREMIUMS
 Collect all back premiums

Or

OPTION 2: WAIVE PREMIUMS
 Collect 1 month's premium**
 Must be put on MID

LAPAR.MID.E.DIGRAB

OPTION 1: NO REDATE / NO WAIVED PREMIUMS
 Collect all back premiums

Or

OPTION 2: REDATE OF POLICY
 Collect 1 month's premium**
 e. make changes to new mid card and will accept reduced face amount of insurance
 Must be put on MID

OPTION 3: WAIVE PREMIUMS (they waive premium for a maximum of 8 months)
 If a month's premium may be waived if remaining back premiums are collected

POLICIES THAT HAVE EVER BEEN REDATED CAN NOT HAVE PREMIUMS WAIVED

POLICY ISSUED OVER 1 YEAR

LAPAR.MID.E.DIGRAB

OPTION 1: NO REDATE / NO WAIVED PREMIUMS
 Collect all back premiums

Or

OPTION 2: REDATE OF POLICY (IF NO CASH VALUE)
 Collect 1 month's premium**
 e. make changes to new mid card and will accept reduced face amount of insurance
 Must be put on MID

** When waiving premium, agents also advise the policyholder on the policy for the month's waived premium. Although some policyholders may not want to pay the month's premium, every attempt should be made to collect all back premiums.

For Reinstated Rates, you must collect all back premiums. You can not waive premium or redate the policy.

DEFEATS GUESS WORK

DIRECTED BY: RICHARD MESHULAM

AG-2591 is available through the CAS order system.

This checklist leaves the guesswork out of what information an agent needs to collect in the home to reinstate a policy. Reinstatements are essential for two reasons. First, reinstating a policy means one more family is protected that may not have been had no one contacted the policyholder and explained the importance of his or her benefits. Plain and simple, this is just good customer service. Second, reinstatements are the key to profitability for any agent's account.

Individual Producers



1. Roghie Hassanloo
Toronto, ON



2. Freida Yakubov
Ft. Lauderdale, FL



3. Chantal Daigle
Halifax, NS



4. Kevin Ishikane
Honolulu, HI



5. Ernesto Magat
San Jose, CA



Top IceBreaker
6. Muslimah Baldwin
Edison, NJ



7. Brock Lampee
Tigard, OR



Top IceBreaker
8. Joy Horcajo
Honolulu, HI



9. Ben Halali
San Jose, CA



10. Elvis O'Banor
Edison, NJ



IceBreaker 1
Erez Shabtay
Los Angeles, CA



IceBreaker 2
Patrick Raviola
Edison, NJ



IceBreaker 3
Amelia Dillard
Nashville, TN

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1	Roghie Hassanloo	\$39,445		73.1	Byron Paz	Josh Chalom
2	Freida Yakubov	27,970		84.8	Elaina Bosco	Tom Williams
3	Chantal Daigle	26,470	100		Robert Kanaan	Imran Satti
4	Kevin Ishikane	24,450		74.1	Daven Hermosura	Altig-Orlovic
5	Ernesto Magat	24,107		93	Ben Halali	Jatoft-Foti
6	Muslimah Baldwin	23,036		96	Laura Fisher	Eric Giglione
7	Brock Lampee	22,881		91	Tiffany Roland	Altig-Orlovic
8	Joy Horcajo	22,442	100		Blake Higuchi	Altig-Orlovic
9	Ben Halali	21,933		81.1	Ben Halali	Jatoft-Foti
10	Elvis O'Banor	21,481		88	Laura Fisher	Eric Giglione
11	Tehani Maragos	21,278		90	John Collins	Altig-Orlovic
12	Gary M Jones	20,628		94	Ben Halali	Jatoft-Foti
13	Samson Adelufosi	20,242		79.6	David Hausman	Eric Giglione
14	Troy Plummer	19,624		85.4	Troy Plummer	Alt-Orl-Deley
15	Karen McQuoid	19,395		82.9	Karen McQuoid	Steve Friedlander
16	Richard Carter	19,031		92.4	Anthony Mutter	Altig-Orlovic
17	Jose Harb	18,905		92	Ben Halali	Jatoft-Foti
18	Erez Shabtay	18,675	100		Zeve Katz	Cohen-Cohen
19	Kevin Edwards	18,457		95	Pamela Ladd	Oldham-Bianchi
20	Steven Stensrud	18,150		79.3	John McGrath	Altig-Orlovic

ALL TIME RECORD: STEVEN STENSrud \$71,391 1st Six Mo Agt

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Roghie Hassanloo	275,515		73.1	Byron Paz	Josh Chalom
*2.	Kevin Ishikane	198,681		74.1	Daven Hermosura	Altig-Orlovic
*3.	Lily Tchen	190,823		83.1	David Iriye	Cohen-Cohen
*4.	Steven Stensrud	176,512		79.3	John McGrath	Altig-Orlovic
*5.	Max Quasem	173,229		87.1		Cohen-Cohen
*6.	Freida Yakubov	167,101		84.8	Elaina Bosco	Tom Williams
*7.	Timothy Cruise	151,182		75.9		Altig-Orlovic
*8.	Helen Taylor	140,279		81.8	Bobby Gujral	Altig-Orlovic
*9.	Bianca Zaragoza	136,842		74.8		Steve Hartman
*10.	Elvis O'Banor	132,886	88		Laura Fisher	Eric Giglione
11.	Jamison Weatherspoon	130,616		89.0	Nicholas Zangardi	Surace-Smith
12.	Catherine Minor	122,527		81	Christopher Clark	Altig-Orlovic
13.	Karen Sessing	116,948		84.6	Mitch Duplantis	Marc Rosen
14.	Ross Ewen	115,432		78.0		Scott Rehberg
15.	Dart Brown	113,278		69.0	Timothy Clark	Surace-Smith
16.	Amir Sedaghat	111,782		83.8	Amir Sedaghat	Altig-Orlovic
17.	Bobby Gujral	108,094		93.4	Bobby Gujral	Altig-Orlovic
18.	Robert Ulreich	106,927		88.1	Christopher Stephens	Jatoft-Foti
19.	Benjamin Eggen	106,752		76.9	Benjamin Eggen	Altig-Orlovic
20.	Brenda Anderson	106,144		88	John Collins	Altig-Orlovic

ALL TIME RECORD: ZACHARY HART \$278,449 1st Six Mo Agt

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Erez Shabtay	18,675	100		Zeve Katz	Cohen-Cohen
2.	Patrick Raviola	16,712	100		Mark Beckford	Eric Giglione
3.	Amelia Dillard	15,716	95		Brett MacCannell	Altig-Orlovic

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 10 Individual Producers list for the month, as well as the next Top 3 in this category.

Supervising Agents



1. Timothy Watson
Cleveland, OH



2. Shawn James
Columbus, OH



3. Sita Pereira
Auckland, NZ

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Timothy Watson	\$31,113	\$39,078	91		Ryan Vopat	Surace-Smith
2.	Shawn James	30,534	36,971	92		Stephen Bendure	Surace-Smith
3.	Sita Pereira	30,487	38,779	96		Stephen Hill	Steve Friedlander
4.	Francisco Zarathustra	29,237	29,287	93		Yvonne Hernandez	Cohen-Cohen
5.	Jamison Weatherspoon	28,859	38,332	90		Nicholas Zangardi	Surace-Smith

ALL TIME RECORD: LORENZO LAMEKO \$78,033 1st Six Mo Agt
ALL TIME RECORD: LORENZO LAMEKO \$81,207 Net ALP

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Michael Garrett	186,672	210,790	72.5		Harjeet Rana	Imran Satti
2.	Nikki Woods	181,298	93,851	72.7		Steve Surace	Surace-Smith
3.	Jamison Weatherspoon	99,866	213,177	90		Nicholas Zangardi	Surace-Smith
4.	Sita Pereira	93,089	133,775	96		Stephen Hill	Steve Friedlander
5.	Michael Black	87,179	87,179	68.7		Brett Gryska	Oldham-Bianchi

ALL TIME RECORD: LORENZO LAMEKO \$289,373 1st Six Mo Agt
ALL TIME RECORD: MARY ANN GAELIC \$443,893 Net ALP

General Agents



1. Sarai Castanon
San Jose, CA



2. Daniel Walton
Cleveland, OH



3. Evan Holzhauser
Edison, NJ



4. James Aalders
Halifax, NS



5. Thomas Vena
Pittsburgh, PA

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Sarai Castanon	\$109,460	\$109,660	92		Ben Halali	Jatoft-Foti
2.	Daniel Walton	80,643	99,801	68.5		Stephen Bendure	Surace-Smith
3.	Evan Holzhauser	71,014	86,320	77.9		Laura Fisher	Eric Giglione
4.	James Aalders	53,043	52,022	72.8		Harjeet Rana	Imran Satti
5.	Thomas Vena	42,614	51,634	95		Earnest Powers	Simon Arias
6.	Edward Rangel	40,123	58,311	70.7		Marcus Howard	Surace-Smith
7.	Stephen Jubrey	38,195	44,305	87.5		Brett Gryska	Oldham-Bianchi
8.	Alan Weissen	32,670	34,472	83.8		David Hausman	Eric Giglione
9.	James Cunningham	32,492	57,985	76.5		Nicholas Zangardi	Surace-Smith
10.	Joshua Lageman	32,127	38,048	95		Kyriacos Davis	Simon Arias

ALL TIME RECORD: TAINA LAMEKO \$195,544 1st Six Mo Agt
ALL TIME RECORD: TAINA LAMEKO \$208,278 Net ALP

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Sarai Castanon	339,895	347,154	92		Ben Halali	Jatoft-Foti
*2.	Daniel Walton	321,885	445,596	68.5		Stephen Bendure	Surace-Smith
*3.	Evan Holzhauser	311,427	367,523	77.9		Laura Fisher	Eric Giglione
*4.	Levar Morgan	266,729	376,929	70.6		Francisco Perez	Theodore Pappas
*5.	Alex Grakhov	263,374	333,092	73.1		Nicholas Zangardi	Surace-Smith
6.	James Aalders	257,161	304,298	72.8		Harjeet Rana	Imran Satti
7.	James Cunningham	237,689	349,402	76.5		Nicholas Zangardi	Surace-Smith
8.	Danielle Jankowski	194,710	312,771	74.7		Michael LiBassi	Surace-Smith
9.	Stephen Jubrey	172,984	239,175	87.5		Brett Gryska	Oldham-Bianchi
10.	Edward Rangel	165,270	287,303	70.7		Marcus Howard	Surace-Smith

ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt
ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP

Master General Agents



1. Ben Halali
San Jose, CA



2. Laura Fisher
Edison, NJ



3. Samuel Cohen
Plymouth Mtg., PA



4. Stephen Bendure
Columbus, OH



5. David Hausman
Edison, NJ

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
September Production						
1.	Ben Halali	\$106,657	\$128,790		79.2	Jatoft-Foti
2.	Laura Fisher	88,156	124,615		70.3	Eric Giglione
3.	Samuel Cohen	84,578	119,070		70.3	Fred Hadayia
4.	Stephen Bendure	84,574	105,832		72.1	Surace-Smith
5.	David Hausman	61,130	117,090		70.3	Eric Giglione
6.	Jeffery Thiel	60,514	60,104		70.4	Simon Arias
7.	Brett Gryska	52,609	111,569		80.3	Oldham-Bianchi
8.	Ryan Vopat	50,269	93,146		79.3	Surace-Smith
9.	Earnest Powers	49,949	52,820	81		Simon Arias
10.	Philip Prata	48,537	109,199		71.1	Theodore Pappas
ALL TIME RECORD: JEFF RIBMAN \$326,483 1st Six Mo Agt						
ALL TIME RECORD: JEFF RIBMAN \$364,483 Net ALP						

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
YTD Production						
*1.	Brett Gryska	515,485	984,366		80.3	Oldham-Bianchi
*2.	Stephen Bendure	440,352	624,961		72.1	Surace-Smith
*3.	Laura Fisher	438,995	666,773		70.3	Eric Giglione
*4.	Jeffery Thiel	432,524	472,402		70.4	Simon Arias
*5.	Samuel Cohen	404,843	725,952		70.3	Fred Hadayia
6.	Earnest Powers	385,308	422,143	81		Simon Arias
7.	Ben Halali	384,364	455,096		79.2	Jatoft-Foti
8.	Wayne Fader	369,333	491,729		70.1	Marc Rosen
9.	Cheryl Foti	368,469	926,162		69.3	Jatoft-Foti
10.	Joseph Moore	367,229	412,745		73.4	Matt Henderson
ALL TIME RECORD: JEFF RIBMAN \$1,802,351 1st Six Mo Agt						
ALL TIME RECORD: PAUL RUMBUC \$2,168,283 Net ALP						

Public Relations



Malka Arony
PR MANAGER
Phoenix, AZ



Chuck Hill
CATEGORY A
Concord, CA



Mario Soljan
CATEGORY A
Auckland, NZ



Robin Andrade
CATEGORY B
Malden, MA



Michelle Baxter
CATEGORY B
Indianapolis, IN



Kenneth Altizer
CATEGORY C
Nebo, WV



John Wagner
CATEGORY C
Dayton, OH

Category	Rank	Name	Production	SGA
September Production				
Mgr	1.	Malka Arony	6,363 Cards	HO Los Angeles/Hartman
	2.	Susan Fuldauer	6,172 Cards	HO IN
	3.	Chuck Hill	5,477 Cards	Jatoft-Foti
A	1.	Chuck Hill	4,300 Cards	Jatoft-Foti
	2.	Mario Soljan	3,141 Cards	Steve Friedlander
	3.	Viki Farr	2,352 Cards	Paul Rumbuc
	4.	Malka Arony	2,150 Cards	HO Los Angeles/Hartman
	5.	Brenda Di Somma	1,907 Cards	HO NJ
B	1.	Robin Andrade	2,987 Cards	HO MA
	2.	Michelle Baxter	2,130 Cards	HO IN
	3.	Jessica Ingerick	1,892 Cards	HO DC
	4.	William Bell	1,857 Cards	Josh Chalom
	5.	Al Wall	1,669 Cards	Josh Chalom
ALL TIME RECORD: 18,960 Cards				
C	1.	Kenneth Altizer	11 Groups	HO WV
	2.	John Wagner	8 Groups	HO Southern Ohio
	3.	Donald Spohn	8 Groups	Surace-Smith
	4.	Cheryl Cook	6 Groups	HO PA
	5.	Jerry Hartnett	5 Groups	Surace-Smith
ALL TIME RECORD: VIVIAN DWYER 55 Groups				

Category	Rank	Name	Production	SGA
YTD Production				
Mgr	*1.	Chuck Hill	53,097 Cards	Jatoft-Foti
	*2.	Malka Arony	52,831 Cards	HO Los Angeles/Hartman
	3.	Susan Fuldauer	51,542 Cards	HO IN
A	*1.	Rona Pileggi Spano	24,806 Cards	HO Chicago
	*2.	Chuck Hill	21,017 Cards	Jatoft-Foti
	3.	Brenda Di Somma	20,408 Cards	HO NJ
	4.	Larry Lozano	16,188 Cards	Jatoft-Foti
	5.	Mark Gagliardi	15,559 Cards	Jatoft-Foti
B	*1.	Al Wall	29,245 Cards	Josh Chalom
	*2.	Robin Andrade	24,438 Cards	HO MA
	3.	Vivian Dwyer	17,407 Cards	HO VA
	4.	Michelle Baxter	14,643 Cards	HO IN
	5.	Cynthia Layton	14,173 Cards	HO KS
ALL TIME RECORD: DENISE BOWYER 61,879 Cards				
C	*1.	Kenneth Altizer	105 Groups	HO WV
	*2.	Donald Spohn	58 Groups	Surace-Smith
	3.	Richard Case	53 Groups	Surace-Smith
	4.	Cheryl Cook	50 Groups	HO PA
	5.	Jerry Hartnett	46 Groups	Surace-Smith
ALL TIME RECORD: KENNETH ALTIZER 136 Groups				

Public Relations Manager selection guidelines for recognition in the Spotlight are as follows:
 Must have two PR Representatives coded and meet all production requirements.
 Category A = SGA categories I and II.
 Category B = SGA categories III, IV, V, VI, VII, and VIII.
 Category C = Top number of group credits signed from all SGA categories.
 Also, please note, the number of leads will be used to break a tie in Category C.

Regional General Agents



1. Harjeet Rana
Halifax, NS



2. Stephen Bendure
Columbus, OH



3. David Hausman
Edison, NJ

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
September Production						
1.	Harjeet Rana	\$193,140	\$236,347		71.1	Imran Satti
2.	Stephen Bendure	192,913	296,291		72.6	Surace-Smith
3.	David Hausman	174,446	291,451		72.3	Eric Giglione
4.	Sonny Gurney	136,057	302,430		72.5	Paul Rumbuc
5.	Michael Vasu	130,483	259,293		76.5	Surace-Smith
ALL TIME RECORD: JIM BIANCHI \$250,884 1st Six Mo Agt						
ALL TIME RECORD: JIM BIANCHI \$470,822 Net ALP						

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
YTD Production						
*1.	Harjeet Rana	1,041,521	1,539,357		71.1	Imran Satti
*2.	Mitch Duplantis	1,005,245	1,467,067		68.9	Marc Rosen
3.	David Hausman	985,288	1,659,285		72.3	Eric Giglione
4.	Francisco Perez	920,727	1,519,634		71.3	Theodore Pappas
5.	Sonny Gurney	842,503	2,148,973		72.5	Paul Rumbuc
ALL TIME RECORD: JIM BIANCHI \$1,989,902 1st Six Mo Agt						
ALL TIME RECORD: JIM BIANCHI \$4,570,094 Net ALP						

State General Agents

New SGAs with pro-rated objectives are not eligible to compete for Year To Date Awards. SGAs must be at full objective for the last 6 months of the year.



Jim Surace
CATEGORY I



Marcus Smith
CATEGORY I



David Cohen
CATEGORY II



Micah Cohen
CATEGORY II



Imran Satti
CATEGORY III



Fred Hadayia
CATEGORY IV



Allan Jennings
CATEGORY V



Scott Keeney
CATEGORY VI



Simon Arias
CATEGORY VII

1st Six Month Agent

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
September Production	I Surace-Smith		71.4	\$348,689	\$221,000	158
	Eric Giglione		72.8	205,056	170,000	121
	Altig-Orlovic	79		830,312	780,000	106
II	Cohen-Cohen		78.9	189,456	143,000	132
III	Imran Satti		71.6	193,141	89,000	217
	Marc Rosen		69.2	149,424	94,000	159
IV	Fred Hadayia		68.8	156,737	87,500	179
	Josh Chalom		71.1	98,226	85,500	115
V	Allan Jennings		73.9	88,367	69,500	127
	Scott Rehberg		76.5	69,149	65,400	106
VI	Scott Keeney		74.0	78,287	62,000	126
	James Bailey	82		55,858	52,000	107
VII	Simon Arias		85	184,407	39,000	473
	Tim McAdams	85		65,540	37,000	177



Jim Surace
CATEGORY I



Marcus Smith
CATEGORY I



David Cohen
CATEGORY II



Micah Cohen
CATEGORY II



Sabrina Lloyd
CATEGORY III



Josh Chalom
CATEGORY IV



Simon Arias
CATEGORY VII



Randy Teyssier
CATEGORY IX

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
YTD Production	I Surace-Smith		71.4	2,892,659	1,989,000	145
	III Sabrina Lloyd	79		60,290	28,650	210
	Imran Satti		71.6	1,046,480	801,000	131
IV	Matt Henderson		68.8	884,744	702,000	126
	Fred Hadayia		68.8	803,363	787,500	102
V	Slav Bitman		68.3	735,326	624,000	118
	Allan Jennings		73.9	659,369	625,500	105
VI	Mark Hancock		68.5	528,991	517,500	102
	James Bailey	82		347,343	348,000	100
VII	Simon Arias		85	911,219	243,500	374
	Tim McAdams	85		389,471	296,000	132

Net ALP

Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
September Production	I Surace-Smith		71.4	\$656,478	\$433,000	152
	Eric Giglione		72.8	400,935	325,000	123
	Altig-Orlovic	79		1,828,075	1,517,000	121
II	Cohen-Cohen		78.9	366,792	282,000	130
	Joe Manone		75.0	219,664	195,000	113
III	Sabrina Lloyd	79		27,823	17,250	161
	Imran Satti		71.6	258,135	173,000	149
IV	Josh Chalom		71.1	245,127	165,000	149
	Alt-Orl-Deley		71.0	233,489	165,000	142
VII	Simon Arias	85		194,673	78,000	250
	Tim McAdams	85		80,446	69,000	117
IX	Randy Teyssier	83		30,044	16,250	185

Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
YTD Production	I Surace-Smith		71.4	5,218,015	3,897,000	134
	Altig-Orlovic	79		13,899,113	13,653,000	102
II	Cohen-Cohen		78.9	2,746,529	2,538,000	108
III	Sabrina Lloyd	79		132,565	51,750	256
	Imran Satti		71.6	1,627,696	1,557,000	105
IV	Josh Chalom		71.1	1,860,034	1,485,000	125
	Alt-Orl-Deley		71.0	1,709,541	1,485,000	115
V	Slav Bitman		68.3	1,268,759	1,233,000	103
VI	Mark Hancock		68.5	1,161,401	1,017,000	114
VII	Simon Arias	85		975,964	482,000	202
	Randy Teyssier	83		70,177	48,750	144

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
September	VII Simon Arias	85		184,407	39,000	473

TOP ROOKIE
Simon Arias
Category VII



The Top Rookie is an SGA with less than one year tenure who achieved the highest percentage of 1st Six Mo Agt Objective for the featured month.

Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
September	VII Simon Arias	85		194,673	78,000	250

TOP ROOKIE
Simon Arias
Category VII



The Top Rookie is an SGA with less than one year tenure who achieved the highest percentage of Net ALP Objective for the featured month.

SEPTEMBER
Records

Star-Studded Recruitment

472 Codes - 19% increase
over September 2007

Blockbuster Production

\$9,693,000 vs. \$7,279,000 = 33% increase
over September 2007

YTD Growth reaches 18%

8th Month (out of 9) to hit production heights
never before seen in AIL/NILICO history!



Scott Smith

Executive Vice President
& Chief Marketing Officer

Fourth Quarter Double Bonus

There, I bet that got your attention.

This is not to be confused with your highly motivating weekly bonus, sometimes called a "double bonus." What I'm talking about here is your plan for the fourth quarter, or let's say your November and December plan, depending on when you read this. See, it's "double" because what you do for the finale of 2008 will also set the pace for 2009! It's the one quarter of the year that has true overlap and significance for two sets of goals.

Before we get to your psyche for the end of the year, let's find out how you motivate yourself. As many of you know, I believe the strongest component to building a great team is "to find motivated people and to not de-motivate their work environment." This starts with you. Your motivation also starts with you. While sometimes you may have no control over your working conditions, you always have complete control over your motivation to enjoy success. If you need to rely on your manager, your State General Agent, or your company to motivate you, frankly, you're not likely to reach your potential.

It's up to you and no one else.

While you can sometimes rely on an outside force to excite you, it's really a short-term excitement. You can be excited by a bonus or by a contest or even by your favorite song right before you leave the car. But, your strongest sense of motivation can only come from the resolve you have and the focus you create for yourself every single time that you perform an act that is a potential stepping stone to your goals. You want to perform these acts in the most professional and productive manner possible. The motivation is yours.

Setting an appointment? Set it in a manner that ensures a presentation. Think ahead.

Knocking on the door? Warm up and make a trusted ally.

Asking for a check? It's up to you to not only make a sale, but to make it in a manner which creates an understanding that the sale is in the client's best interest in the long run.

Securing profitability? The sale is affordable and needs-based. The client is prepared for a potential rating and your deliverance of the policy.

These types of questions could be asked forever: activities, reinstatements, food banks, report cards, etc. The one common thread in these acts is that you are alone! There is only one individual who can answer the tough questions. Did you put in a full day? Did you door knock? Did you secure and set referrals? Yes, only you know for sure. It's your ability to motivate yourself to do it right that counts the most. Your internal motivation is best judged when it affects your activity (more activity = more results).

So, let's get back to finishing this year. Do you have a plan, or are you waiting for a plan? Do you have a goal, or are you waiting for a goal? Are you ready to hit the field, or are you waiting to be pushed into the field? If your annual goal is within sight, the motivation gets easier to perform the task. But, if you're a little behind schedule, it may seemingly be easier just to coast. Not so! A motivated person will reload the balance of the year into a shorter term goal, like achieving one's best month or having substantial income for a great December holiday season.

Once you understand that the decision is entirely up to you, you will need some motivation. So, double dip. November and December effort isn't just for the sake of finishing the year off strong. It's also about setting the pace for a great 2009!

Non
GRUDGE MATCH

REF'S RULES: The contest will be for the five Friday results periods of September 5th, 12th, 19th, 26th and October 3rd. If you meet or exceed your monthly coding objective, you get a 15% bonus kick.



☞ Simon Arias	\$239,186	☞ Scott Keeney	\$133,332	☞ Allan Jennings	\$168,121
Travis Moody	\$157,041	Matt Wolfanger	\$80,287	Slav Bitman	\$132,464
☞ Carla Miller	\$75,972	☞ Surace-Smith	\$800,277	☞ Tyrone Conard	\$182,511
John Akers	\$57,924	Jatoff-Foti	\$719,368	Alt-Orl-Traboulay	\$137,640
☞ Fred Hadayia	\$409,645	☞ Steve Friedlander	\$280,170	☞ Alt-Orl-Lyse	\$77,293
Paul Rumbuc	\$365,284	Alt-Orl-Venekamp	\$149,997	TJ Rowell	\$66,314
☞ Oldham-Bianchi	\$433,064	☞ Steve DiChiaro	\$110,095	☞ Darren Miller	\$39,783
Steve Greer	\$306,730	Joshua Goodman	\$92,612	Horace Johnson	\$35,207
☞ Alt-Orl-Deley	\$271,890	☞ Steve Hartman	\$129,953	☞ David Orrico	\$49,200
Alt-Orl-Hay	\$212,341	Chris Hernandez	\$106,630	Mark Gorman	\$27,388
☞ Cohen-Cohen	\$455,496	☞ Scott Rehberg	\$131,751	☞ James Logan	\$87,014
Josh Chalom	\$447,615	AJ O'Connor	\$50,965	Joseph Diecedue	\$61,159
☞ Tom Williams	\$190,029	☞ Tim McAdams	\$85,960	☞ Gary Bleier	\$35,939
Matt Henderson	\$180,400	Eddie Dhillon	\$58,440	David Solomonov	\$24,093
☞ Eric Giglione	\$462,873	☞ Furer-Whittinghill	\$124,267	☞ Randy Teyssier	\$46,561
Theodore Pappas	\$334,786	Scott Sonnenberg	\$113,272	Robert Harris	\$7,139
☞ Joe Manone	\$226,585	☞ James Bailey	\$77,045	☞ Imran Satti	\$342,468
Bob Olson	\$191,839	Eric Neal	\$73,422	Marc Rosen	\$334,385
☞ Barry Dillah	\$141,588	☞ Matthew Hogan	\$169,235	☞ Fred Hadayia	\$269,645
Sabrina Lloyd	\$129,819	Mark Hancock	\$116,032	David Zophin	\$187,634

"You've got to look at the guy next to you. Look into his eyes. Now, I think you're gonna see a guy who will go that inch with you. You're gonna see a guy who will sacrifice himself for this team, because he knows when it comes down to it, you're gonna do the same for him. That's a team, gentlemen."

Tony D'Amato - Any Given Sunday



*the Show
is
about to
Begin*

SEE YOU ON THE RED CARPET



2009 Convention: May 14-17, 2009 - Stay at the Beverly Hilton, home of the Golden Globe Awards For complete Convention Qualifications, go to: www.aillife.com/agency/spotlight/maingtl.htm



Brian Tracy



Leadership Bonus

Total: \$615,803.42

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$15,685.53	Daniel Phares	\$3,079.79	Perquida Osborne	\$1,624.53	Kurt Papenhausen	\$1,081.54
Philip Prata	14,199.45	Timothy Matteson	2,923.54	Raphael Bouchereau	1,620.31	Tod Brown	1,079.98
Laura Fisher	11,875.40	Rodney Ward	2,897.52	Sara Welch	1,572.57	John Sparby	1,051.65
Samuel Cohen	11,829.79	Alex Gonzales	2,846.96	Craig Beck	1,559.40	Brett McCoy	1,050.20
Harjeet Rana	11,393.32	Lorenzo Lameko	2,838.65	Jeremy Welch	1,558.31	Thomas Craig	1,049.89
Robert Shafer	9,974.59	Patrick Stenglein	2,834.77	Samuel LaSala	1,547.99	Ryan Hall	1,036.18
Alberto Alcalá	9,894.50	Michael Boyer	2,785.20	Matt Flores	1,536.73	Andrew Bishop	1,000.43
Stephen Bendure	9,696.50	David Iriye	2,764.67	Andrew Stinnett	1,518.57	Vanessa Garcia	991.84
Jeffery Thiel	9,213.25	Desi Dimitrova	2,730.74	Clifford Mekelburg	1,515.93	Rishaun English	980.40
Wayne Fader	9,146.99	Volodymyr Derevyanyy	2,725.70	Norman Candelore	1,507.29	Michael Zorn	976.51
Brett Gryska	8,187.79	Lawrence Hauck	2,723.70	Jamison Weatherspoon	1,507.20	Michael Black	970.96
Mitch Duplantis	7,943.19	Evan Holzhauser	2,673.43	Aaron Burke	1,502.43	Ryan Bisanz	947.99
Richard Sprigg	7,858.35	Robert Kanaan	2,663.62	Curt Snow	1,484.17	Loralee Vasquez	942.76
Ryan Vopat	7,810.42	Curtis Proebstel	2,633.91	Athar Sheikh	1,437.39	Gary van Ert	938.73
Byron Paz	7,653.38	William Ray	2,616.51	Timothy Watson	1,419.31	Antoinette Yellock	917.30
David Wang	7,634.06	Steven Edgell	2,541.69	Stephen Jubrey	1,412.98	Rory Crockford	908.19
David Hausman	7,323.36	Dichita Warren	2,484.17	Brenda Anderson	1,406.40	Edward Rangel	902.48
Earnest Powers	7,212.87	Mathew MacCannell	2,464.92	Heather Pearce	1,363.97	Ryan LeBaron	902.38
Sarai Castanon	6,840.62	Jared Mlinarich	2,430.01	Adam Kiss	1,356.49	Mark Ziemianski	883.08
Steven King	6,052.66	Natalie Linker	2,429.00	Brandon Asuka	1,349.18	Michael Laramie	877.09
Nicholas Zangardi	5,996.82	Eric LaBossiere	2,356.65	Erickson Bencosme	1,336.19	Bonnie Williams	874.65
Michael van Delft	5,788.98	Alvin Hagens	2,355.59	Brock Graff	1,334.43	James Cunningham	870.83
Reynaldo Singson	5,754.10	David Melcher	2,337.35	Ronald Rivera	1,322.03	Melissa Losk	865.00
Cheryl Foti	5,707.76	Brock Adams	2,307.18	John Szoka	1,308.80	Bradley Kampmeier	859.98
Pamela Ladd	5,618.61	David Garbarskiy	2,225.40	Sonny Gurney	1,299.17	Timothy Velky	854.79
Gregory Engrav	5,346.05	Elaina Bosco	2,192.77	Scott Hanna	1,290.21	Steven DiChiaro	853.58
Shaun McDonald	4,976.11	Corey Carbon	2,192.08	Allan Gilbert	1,274.61	Frank Jendusa	849.12
Garret Kun	4,930.79	David Guzman	2,101.56	Tony Fox	1,270.17	Francisco Zarathustra	840.45
Robert Gerdes	4,915.87	Orett Nelson	2,063.10	James Isip	1,263.95	Silvia Ortiz	838.30
Joseph Moore	4,885.65	Kenneth Greer	2,059.21	Robert Biser	1,262.89	Michael Sheets	834.65
Timothy Clark	4,854.17	Marino Baca	2,016.34	Anita Facundo	1,258.54	Robert Reagan	829.60
Steven Engrav	4,655.00	Dorian Oldham	1,996.21	John Charlton	1,244.64	Zeve Katz	815.96
Jason Taylor	4,530.53	Mark Bleier	1,981.18	Michael Sakiewicz	1,234.17	Justin Herdzina	811.03
Robert Vincent	4,372.24	Mark Beckford	1,974.47	Alex Grakhov	1,232.40	Amanda Deal	810.44
Kyriacos Davis	4,279.06	Michael LiBassi	1,946.56	Kelvin McDiarmid	1,223.79	Steve Surace	794.38
Marcus Howard	4,278.65	Elvis O'Banor	1,938.49	Jim Read	1,219.52	Ernesto Magat	786.13
Stephen Hill	4,063.78	Erik Graham	1,923.96	Donny Bowen	1,215.79	Duane Robertson	777.19
Arthur Greene	4,049.02	James Allen	1,891.68	Daniel Walton	1,210.45	Julianna Jones	775.04
Blake Higuchi	4,000.51	George Lahamedjian	1,863.28	James Ching	1,204.67	Jay Newsome	762.35
Doreen Ryan-Foti	3,884.45	Shawn James	1,832.09	George Noujaim	1,199.43	Matt Pflueger	760.41
Tiffany Roland	3,621.70	Jermaine Gunter	1,806.50	Brendan Boyle	1,197.89	Alan Weissen	758.83
Yvonne Hernandez	3,613.37	Rebecca Klebsch	1,775.52	Raymond Risucci	1,188.66	Sharonda Moses	752.06
Daven Hermosura	3,396.45	Moswen Taylor	1,754.72	Daniel Valenzuela	1,171.89	Robert Liles	744.11
LaTonya Tucker	3,351.83	Richard Barbour	1,701.39	Brandon Zangaro	1,164.93	Maryna Danielian	742.10
Tracy Haden	3,351.49	Christopher Williams	1,693.89	Roger Fung	1,156.60	Thomas Vena	733.01
David Goodman	3,309.47	Kathryn Chaisson	1,691.63	Bradley Weigand	1,137.03	Charles Clagett	715.51
James Aalders	3,273.69	Joshua Lageiman	1,674.24	Brent Arbour	1,122.60	Samantha Chui	714.77
Matthew Melhorn	3,246.61	Sita Pereira	1,669.20	Matthew Ho	1,096.69	Christopher Clark	713.15
Gevorg Yanukyan	3,191.83	Christopher Stephens	1,655.66	Daniel Orr	1,086.76	Michael McIntosh	707.10
Kirk Alexander	3,094.34	John McGrath	1,626.96	Jason Mayer	1,083.71	Jeff Lamar	704.03

Leadership Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Martin McCarthy	\$701.68	Johan Henriksbo	\$466.68	Rachel Arenas	\$308.73
Averyll West-Washington	688.67	Keith Green	465.58	DeMario Cooper	307.53
Bobby Gujral	686.57	Lawrence Willhite	464.35	Norbert Medina	303.00
John Franklin	685.43	Brian McTear	463.15	David Ackerman	300.40
Lee van Delft	679.38	Terry Holden	461.70	Laurie Quinn	299.23
Taneshia Solomon	677.42	Jayson Medema	458.59	Cara DeFiore	298.73
Mina Afu	673.87	Antonio Monica	457.10	Steven Foti	289.53
Abolfazl Mohammadi	672.58	Corby Jespersen	456.60	Beverly Brooks	279.42
Amy Zimmerman	672.39	Susan Cooksey	451.97	Cynthia Romero	278.85
Brian Duncan	669.40	Luay Ghawi	449.89	Andrew Ouellette	277.06
Mathew Mealey	669.11	Hyungjun Kae	449.76	Eugene Wolfe	273.89
Justin Nevitt	668.25	Corey Neff	447.07	James Palmes	266.39
Andrea Barenholtz	658.74	Allen Nelson	445.09	Toafa Teo	263.13
Nicole Shelton	656.35	Atta Saleh	443.82	Leon Blake	258.44
Daniel Armstrong	652.47	Adaoma Okereke	442.88	Brandon Kissinger	256.65
Tehani Maragos	651.38	Christen Coppola	440.96	Robert Dunn	255.38
Maria Greenc	648.28	Ryan Nishio	440.01	Mildred Rush	247.96
Phillip Humbel	647.38	John Johnson	439.88	Adam Smith	237.02
Christopher Jordan	639.09	Melissa Hale	436.85	Peter Patric	236.70
Catherine Cusyck	632.73	Natalie Lloyd	435.44	Sonia Marin	236.15
Justin Wilson	626.69	Dason Phaul	431.36	Paulo Rosa	233.29
Beth Snow	624.93	Candace Engelson	429.10	Michael Camara	233.13
Travis Eick	620.65	Emmanuel Villasenor	427.35	Andrew Haskins	229.41
Richard Correa	618.03	Andrew Streiff	426.99	Kevin Yakowich	227.55
Daniel McCarthy	617.95	Patrick Duray	426.47	Kevin Holtz	227.23
Brandon Teter	613.63	Randolph Souliers	424.69	Leonard Harris	224.92
Bryan Gravel	612.84	Stacie Jones	419.63	Jason Ocean	224.89
Vance Bosch	609.19	Frederick Greene	417.89	Michael Bromberg	224.43
Jason Dickson	601.27	Detreia Glover	408.13	Brittney Mathews	222.41
Tim Schroeder	591.45	Anthony Paradiso	405.43	Alek Auxier	219.36
Timothy Dawe	588.69	Brian Blair	401.05	Margarita Kagan	212.66
Dennis Titcombe	587.74	David Romfoe	394.30	Salvatore Gallo	210.87
Levar Morgan	586.20	Thomas Reagan	393.30	Cynthia Wilhelmi	209.33
Darron Hacker	580.83	Jose Tavera	390.98	Karen Sessing	204.05
Wes Elder	577.83	Jeremy Gray	388.09	Lee Jeffers	201.64
James May	577.52	Kimberly Bird	386.74		
LaToya Richardson	576.14	Richard Blake	378.96		
Thomas Baurich	574.90	Kelly McDonald	377.18		
Daniel Umbertone	567.53	Stacy Taylor	374.36		
Milton Garlick	550.83	Bruce Crowell	365.45		
Sharnitha King	546.14	Shannon Donald	363.25		
Ceasar McClain	544.13	Christian Vasquez	356.55		
Calvin Moore	544.02	Lori Sellers	356.47		
London Burnett	538.87	Michael O'Rourke	355.02		
Mickey Beaver	531.60	Violetta Sochka	350.69		
Dawn McElwain	522.43	Alexander Seropian	346.29		
Chad Neff	521.96	Arnold Paclab	338.72		
Jose Sanchez	511.35	Franlisa Williams	337.19		
Daniel Stonge	510.67	Benjamin Foti	323.55		
Phyllis Jones	508.94	Kurt Walters	323.38		
Osei Agyeman	503.20	Anthony Balsano	321.54		
Matthew Lukesh	501.03	Albert Lau	319.83		
Danielle Jankowski	490.34	Michael Yoxtheimer	316.88		
Sharon Brenner	489.88	Marcus Oliver	315.55		
Daniel Eggers	478.15	I-Perfection Harris	314.52		
Luis Bagundo	469.34	Michael Marion	310.53		

World's Greatest Bonus

Total: \$993,443.87

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Freida Yakubov	\$5,615.14	Triona Hanley	\$2,245.19	Troy Plummer	\$1,801.24	Timothy Dawe	\$1,529.62
Karen McQuoid	4,720.30	Faith Philbeck	2,207.97	James McCarthy	1,788.21	Cory Friedman	1,519.49
Roghie Hassanloo	4,375.45	Linda Bird-Harris	2,183.85	Shaelagh Legus	1,787.81	Andrew Reynard	1,517.82
Muslimah Baldwin	4,213.26	Helen Taylor	2,153.10	Luciana Mosca	1,786.06	Brian Allt	1,513.73
Elvis O'Banor	4,208.45	Michael Cook	2,150.24	Yevgeniy Kashkin	1,776.37	Alexander Seropian	1,513.16
Ernesto Magat	4,195.97	Suzanne Otto	2,149.71	Brent Leathers	1,767.56	Mark Myles	1,504.50
Kevin Ishikane	4,182.03	Samantha Chui	2,143.81	Joaquin Santos	1,762.59	Erez Shabtay	1,504.22
Brock Lampee	4,111.38	Edward Rangel	2,119.67	Norman Lew	1,759.29	Darren Osenbaugh	1,503.82
Max Quasem	3,970.08	Edwin Cuebas	2,112.42	Anthony Paradiso	1,757.12	Nathan Strange	1,499.11
Ben Halali	3,880.77	Ronald Starr	2,110.28	Benjamin VanFossen	1,756.21	Cynthia Sittig	1,492.34
Karen Sessing	3,676.56	Arthur Carter	2,099.26	Andrew Gallegos	1,738.83	Jeffrey Dugan	1,491.83
Samson Adelufosi	3,536.10	L Preston Wade	2,098.90	Kelly McDonald	1,729.68	Kraig Jilge	1,491.42
Marc Coulter	3,535.84	Alan Rosen	2,083.39	Byron Paz	1,728.40	Walter Powell	1,485.83
Richard Carter	3,478.47	Joy Horcajo	2,074.39	Ericson Caneso	1,725.44	Anne Powihongi	1,474.65
Tehani Maragos	3,224.87	James Schneider	2,069.12	Karen Gagarin	1,722.25	Donald Mitchell	1,472.38
Steven Stensrud	3,188.93	Salima Abdin	2,064.18	Mercedes Ayala	1,705.84	Raemona Winningham	1,472.28
Kevin Edwards	3,180.23	Kevin Davis	2,056.17	Timothy Cruise	1,701.47	Scott Hanna	1,468.45
Mary Ann Gaelic	3,164.81	Cassaundra Gordon	2,042.25	Jason Miller	1,691.15	Joshua Toft	1,464.21
Bianca Zaragoza	3,156.08	Amanda Beyersdorff	2,039.85	Alex Gonzales	1,678.35	Brandi Joseph	1,456.19
Romel Moore	3,065.83	Ross Ewen	2,020.74	Patrice Reid	1,676.58	Sean Moore	1,445.99
David Fortune	2,999.26	Ramin Maghsoud	2,020.35	Bradley Ellison	1,669.67	Thomas Vena	1,436.89
Omar Hashimi	2,966.48	Brian Balch	2,009.39	Bradley Kampmeier	1,661.54	Eric Pitt	1,434.64
Ed Olfert	2,935.85	Taryn Slavens	2,007.10	Travis Rasso	1,646.70	Gilbert Pollock	1,433.30
Lily Tchen	2,931.97	John Manarte	1,965.08	Jason Lohring	1,638.20	Godlove Mbah	1,421.02
Jose Harb	2,823.73	Marcus Oliver	1,949.73	Jason Bratin	1,633.80	Tia McCutcheon	1,415.45
Chantal Daigle	2,776.45	Preeti Sahgal	1,942.25	Karen Stockwell	1,632.58	Tony Ned	1,404.65
Marisa Willgruber	2,734.96	Joshua Soucy	1,938.77	Alfred Brenner	1,627.58	Joshua Richmond	1,396.92
Gary Jones	2,734.67	Terry Kragero	1,927.73	Jason Anderson	1,621.99	Elizabeth Cazares	1,396.02
Jason LaFayette	2,696.30	Robert Dunn	1,927.31	Michelle Vanoy-Warner	1,616.06	Kellen Cuttance	1,388.91
Tony Motley	2,688.86	Augustine Facundo	1,922.29	Ariana Schubert	1,615.79	Adam Smith	1,388.19
Scott Remmey	2,686.50	Barbara Stillwell	1,904.56	Dustin Klingebiel	1,608.65	Austin Powell	1,385.08
Robert Ulreich	2,654.42	Atta Saleh	1,880.84	Michael Manosca	1,606.62	Bianca Callender	1,384.96
Amandeep Kaur	2,627.70	Joseph Geer	1,880.12	Todd O'Neill	1,602.35	Marcus Slayton	1,384.90
Tasha Tucker	2,595.25	Robert Reagan	1,880.02	Crystal Reeves	1,602.25	Amic Young	1,380.81
Daniel Potilechio	2,533.23	Scott Florin	1,879.28	Denice Copp	1,599.96	Michael Brown	1,378.19
Erin Mahoney	2,460.30	Calvin Moore	1,853.72	Sonia Marin	1,599.67	Jared Miller	1,375.85
Mark Beckford	2,451.56	Jose Lopes	1,852.46	Jarred Sykes	1,592.65	Tyler Hunt	1,373.99
Ala Awad	2,415.49	Patrick Raviola	1,851.81	Controna Davis	1,586.72	Jamison Weatherspoon	1,372.87
Krista Thieme	2,407.77	Nancy Myers	1,851.58	Richard Lutz	1,580.78	Gregory Gustovich	1,369.96
Bobby Gujral	2,392.58	Kevin Haines	1,849.59	Salvatore Gallo	1,577.24	Bernardo Lopez	1,368.28
Jarrold Turner	2,389.97	Paulo Rosa	1,848.07	Benjamin Diebold	1,576.46	Angeles Ordas	1,367.84
Mario Chavez	2,367.90	Beth Snow	1,846.28	Sean Southwell	1,575.19	Helen Papazyan	1,366.98
Leone Tom-James	2,335.11	Catherine Minor	1,831.90	Travis Norman	1,567.45	David Ackerman	1,362.29
Caleb Douce	2,333.61	Janice Gill	1,827.70	Mark Bleier	1,561.07	Frank Jendusa	1,359.24
Eli McKenzie	2,312.71	Jay Newsome	1,827.53	Moussa Adou	1,559.00	Steve Jirschele	1,356.83
Richard Flores	2,287.74	Theresa Sanfilippo	1,826.74	Benton Tong	1,558.25	Ryan Barker	1,345.74
Robert Williams	2,272.78	Jesse Wise	1,826.58	Yohana Cadenas	1,557.37	Maryam Nemati	1,345.13
Corby Jespersion	2,269.84	Randolph Souliers	1,818.24	Agatha Safford	1,556.80	Dawn Androyana	1,344.75
Brian Sundberg	2,268.58	Amir Sedaghat	1,813.40	Kilisimasi Sega	1,543.65	Francisco Ruizcoss	1,341.89
Joey Kennedy	2,250.32	John Farley	1,809.80	MicKenzie Linse	1,541.63	Christopher Custer	1,340.60

World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Michael Thomas	\$1,334.26	Racnan Guadez	\$1,163.95	Julie Hallgren	\$1,039.35	Melody Foy	\$907.11
Catherine Cusyck	1,333.82	John Nesbitt	1,156.77	Emade Georges	1,037.65	Jordan Crumb	905.56
Patricia Anderson	1,326.00	Kevin Holtz	1,154.97	Wendell Dingle	1,037.40	Juanita Pittman	905.33
James Raymond	1,325.12	Brandon Zangaro	1,153.82	Victoria Wnek	1,033.87	David Harrington	899.95
Thomas Reagan	1,314.61	Peggy Winston	1,151.72	Kelly Irwin	1,033.24	Shannon Andrews	894.69
Russell Morris	1,313.88	Brody Brewster	1,151.58	Jason Michel	1,028.55	Adrian Moye	894.32
Joseph Serrano	1,312.80	Jamie Zeigler	1,149.10	Carlos Chavez	1,025.44	Philip Even	893.84
Jenny Sample	1,310.85	Giancarlo Dorazio	1,147.19	Almir Toska	1,024.63	Rosalie Zwicker	891.70
Kenneth Brown	1,309.72	Brent Arbour	1,144.71	Michael Lockhart	1,020.80	Nikita Zintchenko	890.47
Brenden Chun	1,309.12	Anthony Theriault	1,143.55	David Aronovich	1,018.30	Mitchell Phillis	888.29
Jonathan Russell	1,305.21	I-Perfection Harris	1,140.15	Reynaldo Singson	1,015.04	Kelby Hendricks	887.65
Samuela Matclau	1,301.72	Marsela Kresic	1,138.53	Angela Pisciotta-Perez	1,014.02	Milton Garlick	886.64
Robert Simmen	1,300.44	Wayne Green	1,137.28	Douglas Zigby	1,013.69	Colleen Goodine	884.17
Sharon Brenner	1,297.99	John Serrano	1,132.88	Brian Wolchok	1,012.03	Twila Hardy	881.90
Nasser Alvarado	1,297.20	John Averi	1,127.48	Paul Abeling	1,011.45	Herivelto Pereira	880.90
William Reed	1,295.06	Darryl Mitchell	1,120.53	Ryan O'Donnell	1,009.56	Tuyet Dang	877.95
Carlos Hernandez	1,294.91	Courtney Townsend	1,118.57	Dustin Kiss	1,006.03	Majesta Davis	877.64
Vanessa Clark	1,293.62	Lelia Lewis	1,115.28	Eric Bean	1,001.37	Sara Welch	877.03
Norman Candelore	1,293.30	Ilona Patterson	1,114.23	Hilda Carrillo-Robles	1,000.92	Donald Wold	876.56
Carla MacGregor	1,290.84	Allen Nelson	1,112.55	Jacqueline Reim	1,000.74	Vieva Battiste	875.75
Jenifer Gans	1,290.51	Elizabeth Pousima	1,110.97	Justin Wilson	1,000.14	Joseph Ngatchou	873.27
Catherine Sanoubane	1,288.26	Christopher Hoyt	1,108.02	Ryan Clark	998.05	Frances Brown	871.48
Jeff James	1,286.38	Lisa Mullnix	1,105.51	Christopher Nickerson	997.09	Delphina Livorsi	871.16
Demetria Holmes	1,280.35	Eric Cisler	1,105.11	Steven Edgell	995.58	Nichole Turner	868.95
Amelia Dillard	1,280.29	Lynwood Randolph	1,104.53	Caroline Schurter	990.03	Sharnitha King	865.20
Dustin LaRoche	1,272.31	Renata Szwab	1,101.02	Timothy Watson	986.69	Brian Hablutzel	864.76
Christopher Rossman	1,270.32	Robert Slocum	1,096.30	Keith Litterst	985.44	Duane Robertson	863.98
Larry Chick	1,267.11	Leticia Carranza	1,095.86	Jewmekia Morton	978.78	Louis Petka	863.33
Edward Jordan	1,260.47	Ronald Friedlander	1,095.10	Frank Carpenter	977.59	Miligan Hinson	862.72
Juan Cardona	1,259.35	Matthew Thomas	1,094.35	Jason Crenshaw	972.57	Brian Jensen	862.22
Peter Soybel	1,257.21	Michael Antognoli	1,092.88	Delilah Rivas	967.50	Timothy Knipper	859.02
Christopher Achey	1,255.63	David Cassidy	1,091.81	Andrew Bishop	966.38	Siulolovao Kafaika	857.01
Ryan Neel	1,248.85	Nancy Crampton-Brophy	1,091.71	Jamie Rutan	964.87	Maureen Karnow	855.80
Paramjit Sangha	1,245.52	Kevin Lynch	1,091.43	Natalie Soboleva	964.75	Bruce Crowell	854.51
Alex Hernandez	1,244.65	Justin Huebner	1,083.43	Lee van Delft	964.51	Brenton Betts	851.90
Gordon Douglas	1,242.46	Shawn James	1,076.27	James Griffith	962.60	Rochelle Bolen	848.46
Evan Venturella	1,235.83	Jonathan Tomko	1,074.54	Raul Castaneda	962.03	John Brandon	845.60
Nacra Pomare	1,235.16	Robert Hewitt	1,074.39	Erickson Bencosme	960.01	Lyle Feldpausch	843.57
Melissa Schroeder	1,228.63	Julie Fernandez	1,074.13	Hilda Ames	957.92	Shermeka Richards	843.54
Jennifer Bradley	1,220.56	Neal Dickey	1,070.55	Andrew Hebbert	953.96	Timothy Zettlemoyer	842.80
Alfredo Salazar	1,218.78	Selena Thammassen	1,069.13	Mea Parks	953.55	Maria Esposito	840.19
Kristi Vang	1,215.49	Judy Kellerman	1,068.12	Seymore Stoddart	950.66	Ardith Jefferson	838.62
Casey Larson	1,213.22	Lafi Papalii	1,066.92	Justin Germany	937.16	James Burke	837.53
Kurt Papenhausen	1,209.16	Sean Dignan	1,066.04	Ivoni Amato	932.57	Jerrell Johnson	836.23
Earnest Loveless	1,209.15	Sakeasi Ratumaiyale	1,062.48	David Rollinger	929.82	Johnathan Whitaker	835.17
Ryan Goodwin	1,207.47	Gordon Mooc	1,061.88	Grisel Faulkner	925.80	Crystal Mestres	833.61
Ricardo Garavito	1,199.95	Lima Drysdale	1,060.11	Gregory Luna	925.36	Kenneth Whitfield	832.91
Jennifer Holliday	1,193.32	Ward Soto	1,059.83	Lorena Barriere	917.76	Rishaun English	825.30
Mark Harhager	1,189.13	Clifton Horton	1,056.35	Carmen Johnston	917.48	Scott Cooksey	823.67
Henry Getty	1,183.23	Eugene Wolfe	1,054.79	Lawrence Broniszewski	917.03	Douglas Connor	822.78
Benjamin Eggen	1,180.84	Gregory Myers	1,053.96	Sergio Herrera	913.12	Jesus Gonzalez	818.47
Humberto Quintero	1,178.58	Ryan McIntosh	1,047.11	Jonathan Whitaker	911.15	Derrick Mason	818.40
Adam Eury	1,176.28	Linh Phanroý	1,046.75	Hsiaoquan Li	910.08	Lydia Hartounian	817.42
David Moir	1,175.47	Brandon Schwed	1,042.04	Marchon Tatmon	909.05	Katsia Paul	816.23
Victor Rodos	1,166.31	James Butler	1,041.07	Matthew Glisson	908.11	Iryna Sushkova	815.54
Detreia Glover	1,165.25	Yalonda Kinard	1,039.81	Michael Delahunty	907.41	Robert Lopez	815.06

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Charlie Warren	\$811.63	Dale Houston	\$717.61	Lydia Skeen	\$644.73	James Kelly	\$578.27
Vicki Tumia	810.76	Chad Lewis	717.59	Jason Beyer	644.63	Katie Elder	576.72
Joshua Atwood	810.16	Oluwaseun Ariyo	715.91	Arnold Iacoviello	643.10	Lamine Diakhate	574.73
Ulysees Moore	806.45	Stacie Jones	715.01	Steven Newell	641.37	Danielle Anderson	574.72
Francois Beaini	803.19	Rashelle Nugent-Smith	714.82	Ryan Leong	640.30	John Bulecza	571.92
Hank Gordon	803.03	Paul Samra	714.60	Jason Bianco	640.13	Patricia Lopez	571.20
Amy Shui	801.35	Aaron Latham	713.15	Daniel Davis	639.15	Audrey Dodson	570.56
Wade Smith	800.88	Marc Younger	712.97	Fritznel Octave	637.68	Ghina Malaney	570.35
Shawn Tedder	800.55	Andrew Brinkneyer	710.26	Jennifer Kotila	637.59	Steven Lucero	569.51
Jinzhou Zhao	797.66	Pamela Smith	708.44	Nadia Zarazua	636.97	Ronald Barren-Williams	567.55
Nestor Peralta	793.42	Christopher Clark	705.72	Felicia Najera	635.93	LaTonya Jeffries	566.74
Patrick Parisi	790.95	Emil Mohareb	704.44	Georg Jansen van Rensburg	633.24	Kiran Aya	566.67
Debbie Romero	790.73	Karissa Kleven	702.54	Dichita Warren	632.20	Philip Currie	563.60
Mark McGuigan	789.06	Adam Sriver	700.26	Beau Springer	630.08	Rhonda Brownstrong	563.55
Matthew Gonzales	788.96	Aaron Gebke	700.15	Joseph Roszman	629.95	John Tippett	562.27
John DeRosier	785.54	Stephanos Afa	698.79	Raymond Conde	629.83	David Boshard	560.74
Kent Zadko	784.36	Leila Newman	698.58	Nedelka McLean	628.73	Paul Johnson	560.55
Michael Boyer	783.11	Tyler Murray	698.42	Dason Phaul	627.85	Diana Casillas	558.84
Mark Clark	780.97	Donna Carson	695.41	Scott Pearce	627.46	William Gordon	557.48
Maria Greene	778.71	Lynn Jones	694.79	Tina Grover	625.94	Richard Dinwiddie	555.71
Christopher Benigni	777.95	Melissa McCall	692.63	David Walton	625.44	Cathy Knotts	554.99
James Seaborn	777.47	Nitiya Brown	691.64	Adam Wolfe	624.24	Lee Jones	554.64
Steven Sparkes	777.26	Manuel Gogolin	688.71	Karim Elfeky	619.21	Robert Biser	553.59
Robert Hlavin	776.72	Adam Kahn	685.86	Amy Zimmerman	616.32	Norbert Medina	550.56
John Hughes	775.42	Maijargal Sukhbaatar	685.78	Michael Bromberg	613.80	Brett Neal	550.54
Jason Cabamongan	772.22	David Pennington	684.39	Otari Batar	609.59	James Cunningham	548.82
Diane Carrion	769.83	Ahmad Hanif	683.66	Samantha Jacobsen	606.48	Joseph Hope	548.31
Jason Brown	767.54	Jude Johnson	682.78	Joan Giron	606.38	Christopher Lewis	548.12
Bernard Coffey	767.08	Colleen Fisher	682.64	Toby Potter	604.17	Tyler Hobbs	544.29
Jackie Alston	766.32	Brett Stephens	681.82	Kimberly Freeman	603.07	Sharron Wilson	543.47
Evan Dent	763.33	Jose Lomeli	680.75	Maryann Hoffman	602.20	Anthony Medlock	542.46
Amber Wallace	761.60	Andrea Barenholtz	677.19	Juan Morales	599.62	Michael Weeder	538.48
Peter Chan	761.39	Rita Haidinger	676.03	John Vidro	598.45	Kristann Sloan	538.44
David Dodd	761.20	Samuel Styve	675.79	Pamela Ladd	598.31	Michelle Faber	538.16
Amanda Sanchez	760.99	Michael Yoxtheimer	673.72	Fabiano Chaves	597.24	Jonathan Tucker	537.94
Heather Pearce	755.92	Joseph Grandbois	673.37	Ralph Travis	596.74	Scott Campbell	536.83
Carmella Stroud	754.15	Kimbra St. Martin	672.41	Mark Sowten	596.34	Jack Wang	535.75
Dustin Dunlap	752.48	Shaun Williams	672.14	David Honey	594.69	Theodore Owen	535.38
Eric Angelino	752.11	Larry Adebessin	670.87	Brandon Braun	593.52	Luke Montilla	535.22
William Kennedy	748.14	Nicholas Lorence	670.33	Leon Blake	592.98	Cynthia Romero	532.92
Patrick Taylor	747.56	Jeffrey Rice	665.05	Andre Spencer	592.05	Regina Singley	531.43
Michael Esplin	747.54	James Palmes	663.30	Jun Ma	588.18	Milika Finau	531.17
Fanchon Hooker	746.84	Brian Durham	662.59	Stacy Tulloch	587.53	Kyle Deputter	529.62
Danny Mayorga	744.93	Jose Tavera	661.46	Scott Davis	587.17	Benjamin Mancillas	527.29
Rashaad Williams	744.45	Sau McFarland-Afoa	660.59	Tibor Simon	586.01	Heather Sampson	526.00
Raymond Angeles	743.18	Matthew Cartwright	660.23	Charles Mickens	583.96	Kassaundra Hofstetter	525.28
Nicholas Wolle	743.00	Katrina Arnold	659.31	Gary Van Ert	583.92	Jammal Vaughn	524.26
Al-Karim Walji	739.67	Dennis Titcombe	658.46	Gabriel Feldmann	583.19	Marisa Johnson	523.30
Ron Seigel	737.39	Vasil Ranchinskiy	658.45	Dewey Lewis	582.49	William Hill	522.28
Elvis Langha	737.30	Jerry Kust	657.62	Sergio Hernandez	581.64	Patrick Robitaille	518.75
Nicholas Rice	736.21	Joshua Lageman	656.48	Brookalyn Stillwagon	580.92	Susan Cohen	518.54
Joseph Lugo	726.01	Shameeka Pearson	655.40	Justin Speakman	580.66	Sean O'Hara	517.43
Marlin McKinney	725.78	Marshan Johnson	651.79	Gregory McMeckan	578.93	Rexford White	516.46
Jean Michelle Hardee	723.91	Olga Borisova	651.66	Robert Jaksic	578.90	Melissa Losk	514.99
Thomas Shreve	722.77	Zulfikar Bhukera	651.01	Paul Krause	578.75	Jose Valles-Lopez	513.84
Thomas Parker	718.14	Charles Wachuku	650.41	Alan Russell	578.48	Charene Reyes	513.35

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Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Catherine Wilson	\$513.29	Kiera Taylor	\$461.15	George Sturge	\$400.52	Herbert Adams	\$353.34
Mark Nunez	513.22	Drew Johnson	457.83	Michael Forcier	399.32	Candace Engelson	352.38
Mehr Shahukar	512.80	Rhelda Allen	455.11	Valrie Joyner	397.62	Eric Cochran	351.72
Michael Errera	511.70	Chaquita Darden	453.20	James Reilly	396.35	Ruby Nkwenti	351.60
Jason Schrimsher	509.61	Zoe Rhoden	451.50	Eric Kreinbrook	396.15	Thomas Dernauro	351.54
Daniel Smith	509.16	Joseph Flynn	450.91	Nellie Whittaker	395.80	Antonio Depina	351.14
Kai Takekawa	507.65	Moncef Boudhaimi	450.66	Benjamin Shanks	395.18	Raymond Appleberry	351.09
Wendell Ottley	507.55	Matthew Parker	450.33	Alfredo Ramirez	392.04	Mark Ziemianski	349.58
Makerita Boon	507.26	Steven Walker	449.84	Reginald Patrick	392.04	Jeremy Gray	348.93
Martin McCarthy	506.64	Heather Little	448.46	Brandon Belisle-LaMoureux	390.15	Ted Schilling	348.91
Charles McGraw	506.47	Kevin Astala	447.94	Andrew Scritchfield	388.54	Michael Perkins	348.70
Laurie Williams	506.30	Mike Hudnall	447.34	Monique Roye	387.82	Katrice Hunt	347.81
Philip Anderson	503.82	Marvin Sims	445.06	Charles Perez	386.70	Magda Figueiredo	347.57
Ruben Soberanes	502.66	Craig Neal	443.77	Ashtyn Campbell	386.44	Phyllis Jones	347.06
Reno Thai	502.50	Jason Keels	443.10	Harold Miner	383.68	Jason Young	346.21
Emma Graham	496.79	Robert Costantiello	441.71	Michael Mandella	383.58	Derek Sandilands	345.82
Ann Lawhead	496.78	Robert Gray	441.03	Brian Courtney	382.52	Todd Engelson	345.49
Jason Hughley	495.92	Josephine Ramos	440.74	Casey Kunash	382.26	Nina Edmonds	345.00
Chad Zalunardo	495.11	Theresa Bellajaro	440.56	William Buckenmeyer	381.75	William Heath	344.69
David Simoes	494.98	Gregory Jones	439.88	Abolfazl Mohammadi	381.72	Milton Smith	344.49
Brenda Anderson	494.16	Samuel Florent	439.49	Joseph Harris	380.94	Bedis Kilani	344.20
Tammy Zagata	493.13	David Goodman	437.32	Shelley Meyer	380.55	Jennifer Duke	343.43
Taneshia Solomon	492.73	Jerecia Hall	436.96	Frances Williams	379.68	Kerry Boettcher	343.40
Dayan Solis	490.82	Irakli Dolidze	435.70	Chelsey McLean	379.60	Joseph Camilleri	343.11
Melissa Craver	488.94	Tupulaga Fuaivaa	433.89	Edwina Taft	377.37	Lisa Cook	342.49
Vincent Caldwell	487.35	Jonas Hahn	433.13	Rodney Ward	377.22	Danny Cook	342.03
Marc-Olivier Crete	486.50	Kimberly Riley	431.75	William Collins	377.19	Daniel Jones	341.55
Ziad Aafouallah	484.49	Sandra Reite	431.39	Robert Vincent	376.42	Patrick Leung	340.66
Winston Lewis	483.81	Selenne Varela	431.10	David Guzman	376.14	David Garbarskiy	340.36
Thomas Dugan	483.45	Debera VanDyke	430.56	Chad Neff	373.80	Andrew Queen	339.87
Curt Snow	482.66	Susan Devore	429.91	Natalie Bryson	373.54	Garik Petrosyan	339.69
Steven Tucker	480.75	Darrien Beal	429.45	Zuleyka Negron-Villanueva	373.45	Heather McConnell	339.66
Joseph Kuzmanko	480.50	Bryan Shaffer	428.45	Kimberly Bird	373.32	Brandon Asuka	339.13
Shiwa Hollingsworth	480.33	Christy Starr	428.04	Ramatoulaye Ly	372.64	Boris Mlodik	338.66
Evita DeLaRosa	479.71	Anthony Mutter	427.74	Lorie Keller	371.67	Estela Rodriguez	338.53
Robert Barzyk	479.27	Kevin Burton	427.68	Lynne Rogers	371.44	Huihann Wee	336.18
Hector Urena	478.86	Angela Chambers	425.31	Cole Feist	371.22	Joseph Tarricone	335.68
Diego Acosta	478.50	Matt Wyss	423.42	Stephaan Brown	370.25	Shaun Sideris	335.43
Angelika Vassilieva	476.82	Shayna Easton	421.60	Craig Beck	370.13	Carmen Robinson	334.92
Christian Chenier	476.69	Clifford Mekelburg	420.50	Raphael Bouchereau	369.19	Scott English	332.52
Kalaleh Kafaei-Yahyavi	475.65	Joshua Holley	418.74	Maxine Moody	368.96	Colin Peterson	331.94
Tony Chu	475.34	Gabriel Manzo	418.72	Kevin Yakowich	368.22	Federico Watkins	331.49
Michael Rome	474.87	Oscar Polonio	418.69	Shelly Rogers	367.74	Dwayne Mayo	331.37
Cole Cronin	473.24	Lester Williams	418.63	Delia DeLeon	366.40	Jennifer Petty	331.06
Sophia Szeto	472.76	Lauren Larsen	418.35	James Conley	364.76	Joseph Larsen	330.52
Kathryn Herrat	472.30	Eileen Moss	416.64	Mike Gibson	363.19	Gregory Corrigan	330.28
Taylor Moore	470.94	Cynthia Wilwayco	415.66	Coy Puckett	362.06	Jason Moss	328.21
Stephen Cornwell	470.41	Kevin Richard	412.50	Amando Ramos	360.36	Perry Taylor	326.96
Shannon Ballard	470.09	Theodora McDonald	411.84	Ramel Caudillo	360.28	Belkis Refunjol	326.61
Matthew Wilhelm	468.05	Alisa Bell	411.23	Jake Yagjian	360.15	William Coyle	325.78
Eunsook Kang	467.12	Nicholas Moakley	409.17	Tanya Lockhart	359.98	Sean Hall	324.72
Christopher Babel	467.04	Hakob Chadriyan	408.54	David Mellies	358.54	Breno Soares	324.00
Dionne Reddick	466.65	Jessica Santa-Marina	407.65	James Cummings	357.44	Josh Cutler	323.10
James Jones	466.05	Christine Walker	406.02	Jenna Burchill	355.96	Thomas Bryant	323.10
Erik Costello	465.53	Claudia Baba	405.95	Bruno Muthamia	355.38	Joshua Abbott	321.06
Rebecca Fralix	464.42	Bruce Dawson	403.95	Barney Johnson	354.42	Erin Adams	319.05

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Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
David Garcia	\$318.27	David Fitzgerald	\$283.96	Sami Mogannam	\$245.40	Jenny Hearn	\$213.01
Shauntay Furbush	318.12	Susanne Munro	283.35	Christopher Vasu	245.35	Valorie Nhean	212.99
Erin Bunker	317.40	Sorana Blackfoot	282.21	Frederick Greene	243.45	Bill Strain	212.92
Ryan Harvath	317.40	Salvatore Giacchi	281.39	Ronald Rhodes	241.75	Travis Vandenberghe	212.31
Katie Lee	316.21	Christopher Brooks	279.88	Lirita Brown	241.19	Leonard Brooks	212.13
Linda Hinds	315.25	Branden Brooks	279.77	Leah Courtright	239.88	Lou Meenach	211.24
Jayne Herrick	315.21	Sheku Sheriff	279.59	Jason Darnell	239.40	James Holzer	210.97
Mickey Flinn	313.71	Johnathon Ellington	279.51	Faapoi Uvea	238.70	Nikkia Hester	210.76
Dick Nakatani	313.18	Phillip Cobrand	279.14	Jason Duncan	238.46	Cacia Galiano	210.65
Ryan Jimenez	312.75	Brent Morrissey	277.72	Sharif Grays	237.79	Mary Dawson	210.62
Toafa Teo	312.47	Amy Buskas	276.73	Maria Tulang	237.59	Danielle Jankowski	209.78
Laura Dipietro	312.46	Yeni Losano	274.83	David Brown	236.91	Islah Cole	209.75
Anthony Austin	312.32	Philip Sanabria	274.73	Jeffrey Jacobsen	236.79	John Partridge	209.46
Sebastian Kazek	312.10	Levar Morgan	274.40	Joseph Reed	236.01	O'Neil Lawrence	209.19
Ramon Herrera	312.04	Jeffrey Trawinski	273.60	Daniel Levine	235.22	Micah Jordan	208.96
Donald McCrary	311.82	Waylon Jimmy	273.00	Travis Miller	234.74	Amanda Niss	208.26
Columba Perez	310.23	Syntoshia Tolbert	272.97	Travis Eick	234.07	Estevan Cruz	208.20
Jeffrey Hagan	310.23	Catherine Mak	272.83	Christine Durrer	233.90	Keith Johnson	208.03
Bertha Washington	310.04	Benjamin Charles	272.17	David Bonewell	233.70	Anita Inman	208.00
Daniel Hartwig	308.99	Lorna Blackwood	271.82	Steven Keifner	233.30	Arthur Westergren	207.79
Phillip Jenkins	307.98	Sal Giacchi	271.43	Nikki Woods	230.14	George Cunningham	207.50
Alex Felix	307.40	Rickie Sasser	269.92	Beverly Berghthold	229.94	Michael Sheets	206.70
Matthew Purdy	307.12	Martin Skedel	269.40	Jacob Eyer	229.29	Luvette Ward	205.92
Aaron Stroud	305.92	Dana Ramadan	269.34	Charles Clagett	228.94	Colby O'Malley	205.76
Eric Williams	305.46	Dustin Henderscheid	267.30	Tyler Hornung	228.72	German Pena	205.53
Michael Camara	304.01	Christena Wong	267.11	Lisa Kahan	228.31	Stephanie Holland	205.41
Tina Grzeca	303.60	Ryan Whorley	265.72	Jesse Zwack	227.85	William Ray	204.51
Jefonda Neal	303.48	Tanya Golovanoff	264.60	Oscar Rubio	227.55	Lisa Stella	204.00
Renee Anderson	302.45	Jeffrey Mayfield	264.36	Holly Cook	227.47	Hopeton Evans	203.83
Germaine LeCours	302.30	Steven Roy	263.73	Kristin Garramone-Hager	225.32	Mary Ayarzagoitia	203.64
Daniel McCarthy	300.62	Jaime Rozotto	262.33	Douglas Scheffler	225.20	Daniel Orta	203.56
Shawn Wilson	300.16	Earle Harris	260.99	Aldin Isaac	225.12	Rose Deacy	203.03
John Pagano	299.93	Cara DeFiore	260.89	Stephanie Burress	224.64	Nathan Pollatos	202.85
Johnathon Bunch	298.80	Matthew Tullis	260.25	Linda Byas	224.55	Thomas Moore	202.42
Kathy Mann	298.68	Rosnel Dufort	258.85	Valpresious Ham	224.38	Michael Grundon	202.07
Pa Thao	298.66	Tolulope Odewumi	258.06	Sophia Davis	224.32	Pauline Ruff	201.64
Lennis Hayes	296.64	Aquillas Zephir	257.50	Anthony Petri	222.07	Barbara Leader	201.63
Salvatore Pennisi	296.39	Athar Sheikh	257.21	Edward Harris	220.53	London Burnett	201.28
Sharon Nigota	294.75	Mickey Beaver	256.98	Stephanie Caccamo	219.72	Juan Montufar	200.72
David Thornton	294.73	Sharon Castellano	256.94	Brian Campbell	219.30		
Neeraj Arora	294.36	Crystal Nestres	256.80	Floyd Patterson	219.18		
Adam Knudtsen	294.19	Laurie Quinn	256.46	Eun Oh	219.02		
Adelfa Parinas	293.10	Robert Drake	255.52	Evan Holzhauer	218.75		
Richard Duskey	293.04	Elizabeth Cross	254.44	Chris Johnson	218.40		
Kendall Reeves	291.24	Antonio Monica	253.01	Jamison Blom	218.08		
Jose Saldivar	290.91	Dara Colbert	252.84	Vance Bosch	217.65		
Jennifer Alfred-Norris	289.10	Kenneth Greer	252.40	Muriel Fletcher	217.61		
Frank Soldo	288.92	Briana Callahan	252.05	Alba Wandurraga	217.41		
Alexandria Smith	288.78	Mildred Rush	251.90	Noel Ables	217.03		
Janice Park	288.64	Moustafa Makhmoud	250.96	Andrea Yee	216.70		
Andre Christie	288.10	Philip Schlatter	249.60	Jason Hnatonko	216.25		
Scott Kim	285.39	Michael Graham	249.32	Evan Wicklund	215.97		
Summayyah Muhammad	285.32	Earl LaGuff	249.01	Daniel Heinecke	215.93		
Gregory Latimer	285.01	Jesse Reeder	247.20	Victor Christman	213.85		
Vanessa Garcia	284.54	Talia Witt	246.54	Louis Velez	213.78		
Robert Mitchell	284.00	Lazarus Echeta	245.72	Katherine Georgiou	213.46		

Reinstatement Bonus

Total: \$32,655.05

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
David Jackson	\$3,230.42	Lawrence Dennis	\$649.50	Jesus Gonzalez	\$360.60	Perry Taylor	\$243.36
Carlo Bonifazi	2,031.96	Jose Sanchez	549.54	Silvia Ortiz	336.54	Harjeet Rana	234.51
Lance Martin	2,002.50	Olaf Johnson	537.69	Heidy Morataya	332.66	James Larkin	224.84
Sami Mogannam	1,457.78	Adam Herman	523.68	Bryan Gravel	324.51	Thomas Parker	224.40
John Bulecza	1,319.61	Philip Prata	461.40	Rebecca Fischer	314.64	Ronald Rivera	223.89
Arthur Westergren	1,150.68	Lawrence Broniszewski	439.11	Jason Duncan	308.04	Joanne Marks	221.01
Benton Tong	838.43	Layla Torres	421.38	Katherine Fallon	302.31	Jean Michelle Hardee	219.42
Robert Appel	788.55	Patrice Wise	419.10	Mark Corkrean	291.42	Earnest Loveless	208.80
Kathy Langley	771.17	Darron Hacker	399.96	Ghina Malaney	288.90		
Henry Getty	749.22	Jason Young	373.41	Erin Neal	276.24		
Craig Byer	719.55	Andrea Yee	370.26	Maryna Danielian	272.43		
John Serrano	705.74	Lily Tchen	367.71	Peter Soybel	272.25		

Reinstatement Bonus ■ 1 - September

* All qualifiers listed achieved at least \$200 in bonus totals

Public Relations Bonus

Total: \$44,387.94

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Chuck Hill	\$8,090.00	Mario Soljan	\$1,162.50	Jennifer Chetwynd	\$472.50	Jerry Hartnett	\$259.50
Karen Apgar-Scholz	3,343.00	Malka Arony	864.50	Linda Stadtler	468.00	Nadine Boudreault	257.50
Amanda Mlinaz	3,102.00	Irene Rurycz	813.00	Viki Farr	397.50	Lou Nell Busby	254.00
Robin Andrade	2,661.20	Mark Gagliardi	736.50	Sue Akers	381.00	Frances Christie	250.50
Al Wall	1,974.27	Taunza Adams	676.50	Catherine Briggie	376.50	William Verbeten	233.50
Kenneth Altizer	1,935.00	Vivian Dwyer	632.21	Jenny Williams	331.50	Alexis Mathis	222.81
Cassandra Robinson	1,631.88	Billy Sauers	620.50	Alina Latinsky	311.00	Becky Cutler	213.00
Rona Pileggi Spano	1,322.94	Donald Spohn	617.00	Manon Brulotte	293.56	Susan Gilbert	211.75
Brett Hulme	1,245.00	Larry Lozano	605.50	JT Tasker	272.50	Cassandra Williams	202.50
Brenda Di Somma	1,241.00	Stephen Matous	520.50	Richard Case	271.00	Miryam Posada	202.50
Robyn Ferraro	1,179.50	Cheryl Cook	475.00	John Wagner	266.50		

Public Relations Bonus ■ 1 - September

* All qualifiers listed achieved at least \$200 in bonus totals